



## Happy March!

We are very lucky to have such wonderful members and employees here at First Financial. We're also fortunate to continue to be a part of our members' financial journey, dating back to 1936. That's 90 years of *Thinking First*. We wouldn't be where we are now without members like you—we've surely found our pot o'gold at the end of the rainbow. Thank you for being a valued First Financial member!

## It's almost spring, and you're in luck with these upcoming events!

If you can't wait for milder, warmer weather, you're definitely not alone. Check out these budget-conscious [happenings in Monmouth & Ocean Counties](#) this March. Don't miss out on the low-cost fun. Get this monthly list sooner by visiting our [blog](#) and subscribing with your email address.

Wishing all who celebrate - a **Happy St. Patrick's Day**, and a happy (almost) spring!

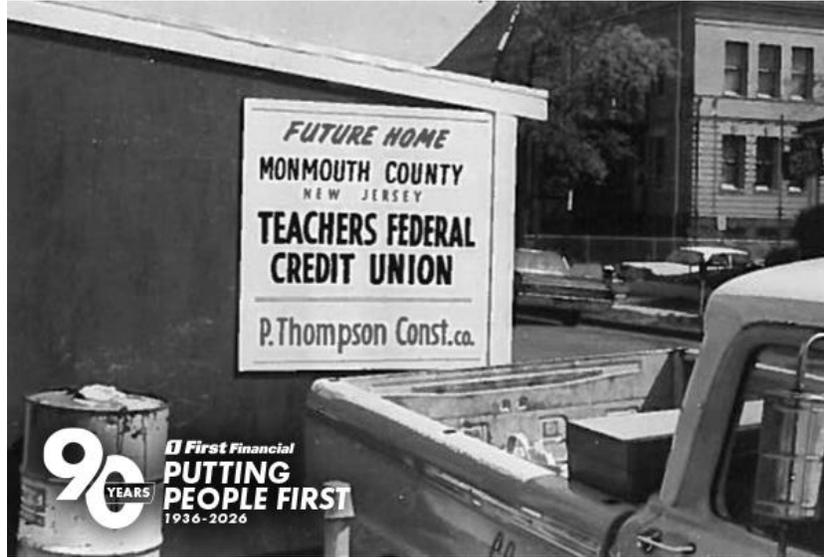


## How We're Celebrating 90 Years of Putting People First

If you've been following along this year, you probably know we're celebrating our 90th Anniversary. We'd like to highlight some anniversary promotions and giveaways that are currently taking place. If you haven't already, be sure to stop into your local [branch](#) to participate!

- **Stuff Your Wallet:** At the end of each month until 12/31/26, we're raffling off a wallet stuffed with \$90 in various gift cards!\*
- **\$90 Refer a Ride Bonus:** Any member who refers an [Auto Loan](#) that closes between 2/17/26 and 12/31/26 gets a \$90 referral bonus deposited into their base savings account.\*\*
- **\$90 Tell a Friend Referral Bonuses:** Current members who refer a new member who opens their membership + a [checking account](#) between 2/17/26 and 12/31/26 will get \$90, and the new member gets \$90 too!\*\*\*
- **Chance to get 0.90% APR Off Your Auto Loan Rate:** One grand prize winner from all completed entry forms will be drawn at the end of each month between 3/31/26 and 8/31/26. If selected, you'll be eligible to receive 0.90% APR off your approved First Financial Auto Loan [rate](#) for loans of at least \$15k.+

Visit our [90th Anniversary](#) webpage to stay up-to-date and learn more about all the special giveaways and promotions that will be available throughout the year. Cheers to 90 years!



*Coming soon - our first branch in Asbury Park, NJ*

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Owe money on taxes this year, or just can't wait for your refund? Apply for our **Tax Time Loan**, available through 4/15/26. You'll get 8.99% APR on terms up to 60 months, and you can borrow up to \$5,000. Same day approvals and closings too!++

**[Get a Tax Time Loan](#)**



**PROTECT YOUR KIDS' DEVICES  
FROM SCAMMERS:  
A PARENT'S GUIDE TO ONLINE SAFETY**

Phones, tablets, gaming systems, and laptops are part of everyday life for today's kids. These devices are used for schoolwork, entertainment, and staying connected with friends and family. However, with increased access comes increased risk. Here are some practical steps parents, guardians, and caregivers can take to help keep children safe online and reduce the risk of scams.

[Keep Reading](#)



**New Auto Loan Interest Deduction Explained**

With the enactment of the One Big Beautiful Bill Act (OBBBA) in 2025, taxpayers may now benefit from a new annual deduction of up to \$10,000 for interest paid on qualifying new auto loans, effective for tax years 2025 through 2028. Keep reading to find out if you might qualify for this deduction.

## [Learn More](#)

Questions about this topic? Contact the [First Financial Investment & Retirement Center](#) today.

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Don't forget, First Financial members have access to exclusive [discounts on tax prep](#) throughout tax season! Save 20% on TurboTax®, where you'll also get access to free calculators and the option to get your maximum refund up to 5 days before IRS delivery. If you instead choose to file with H&R Block, you can save

up to \$25. There are options for small business owners, too!

Plus, you can enter for a **chance to win one of the remaining \$1,000 monthly prizes** or the \$10,000 grand prize in this year's **Tax Time Sweepstakes**.+++

[File Today](#)



## FIRST FINANCIAL'S CURRENT OPERATING HOURS

### **Our 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](#) and social media channels for the latest updates on our hours of operation.

### **Member Testimonial of the Month: 90th Anniversary Stuff Your Wallet Recipient**

Our first [Stuff Your Wallet](#) recipient was drawn from the month of February. Congratulations to Shannon from our Howell Branch! If you already turned in an entry form, you're still in the running for the remaining monthly drawings through the end of 2026. If you haven't stopped into your local [branch](#) to complete one yet, hurry in!



“I have been a member since the early 90s. FFFCU has helped me from my first ‘adult’ job, through marriage, divorce, and now retirement. Everyone has been nothing but kind, caring, and helpful. I would never change where I bank!”

–Shannon F.,  
Howell Member

**90 YEARS**  
First Financial  
**PUTTING PEOPLE FIRST**  
1936-2026

[firstffcu.com](http://firstffcu.com)  
[info@firstffcu.com](mailto:info@firstffcu.com)  
 (732) 312-1500 | Local Callers  
 (866) 750-0100 | Out of Area



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



**Disclosures:**

*\*One entry per member during the raffle entry period of 2/6/26 and 12/31/26. Must be 18 years of age or older to enter. No purchase necessary. Participant must be a First Financial FCU member in good standing to be eligible to win. First Financial employees, board members, and immediate family members or those living in the same household as an employee or board member - are not eligible to win a prize. 1 wallet recipient will be drawn at random by the Marketing Department each month. New entry forms must be turned into the branch by lobby closing on the last day of the month, in order to qualify for the current month's drawing. If the last day of the month falls on a weekend, entry forms for that month must be turned in by 12:30pm on Saturday. Prize recipients will be notified by the Marketing Department on or about the 15th day of the month following the month of entry form submission. See credit union for more details.*

*\*\*Offer can be canceled or withdrawn at any time. Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. In order to receive the \$90 incentive, the referring member must have an existing First Financial account and be in good standing. \$90 referral bonus is only available for closed auto loans between 2/17/26 and 12/31/26. Referral bonus will be automatically deposited to the referring member's account upon new referral's loan closing. Cash bonus may be considered interest reportable on IRS Form 1099-INT. Membership is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean County. A \$5 deposit in a Base Savings Account is required to establish membership.*

*\*\*\*Offer can be canceled or withdrawn at any time. Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. Referral bonus(es) will be deposited into the referrer's Base Savings Account each time a new member is referred by the same current member when they open a membership along with a new First Financial checking account. \$90 referral bonus is only available for new checking accounts opened between 2/17/26 and 12/31/26. Referring Member: To receive the \$90 incentive the referring member must have an existing First Financial account in good standing to be eligible. Rewards will automatically be deposited into the referrer's Base Savings Account at each referral's new account opening. New Member: Cash bonus will be deposited automatically into the new Base Savings Account and will be available within 30 business days of account opening. The new member's account and membership must remain open for at least 6 months or the \$90 cash bonus will be deducted from the Base Savings Account at closing. The new membership must include a checking account in addition to a Base Savings account. Business accounts, as well as accounts for minors under age 14, do not qualify for this offer. Offer not available in combination with any other offer. Existing First Financial members are not eligible to receive the new member offer. Account opening is subject to approval. Cash bonus may be considered interest reportable on IRS Form 1099-INT. Membership is open to anyone who lives, works, worships, volunteers or attends school in Monmouth and Ocean County. A \$5 deposit in a Base Savings Account is required to establish membership. New Members will be subject to verification of their identity and must be over 18 years of age.*

*+APR=Annual Percentage Rate. Promotional period is March 2, 2026 through August 31, 2026. A First Financial membership is required to obtain an auto loan. A \$5 deposit in a base savings account is required for credit union membership prior to opening any account/loan and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Subject to credit approval. In order to participate in the 90th Anniversary Auto Loan Grand Prize Drawing, an entry form must be filled out and turned into a First Financial branch during the promotional period. Limit one entry form per person, must be 18 years old to enter. No purchase necessary. Two entry forms will be drawn at random by the Marketing Department each month. New entry forms must be turned into the branch by lobby closing on the last day of the month, in order to qualify for the current month's drawing. If the last day of the month falls on a weekend, entry forms for that month must be turned in by 12:30pm on Saturday. Prize recipients will be notified by the Marketing Department on or about the 15th day of the month following the month of entry form submission. The monthly grand prize winner will have the option to receive 0.90% APR off their approved auto loan rate, which must be redeemed at the time of loan closing and within 90 days from the date of drawing. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for refinance or rate reduction. Minimum loan amount is \$15k. Not available in combination with any other offer. Should the monthly grand prize winner opt out of the auto loan option, a \$100 Amazon gift card will instead be awarded. Gift card option would still need to be claimed within 90 days from the drawing date. A 2nd runner-up will also be drawn each month during the promotional period for a chance to win a prize valued at \$50 (90th anniversary logo Yeti tumbler & coffee gift card). Entry forms not selected during a particular month, will be placed back into the drawing for additional chances to win throughout the promotional period.*

++APR = Annual Percentage Rate. APR as low as 8.99%, terms up to 60 months, minimum loan amount \$500, and maximum loan amount \$5,000. A \$5,000 Personal Loan financed at 8.99% APR for 60 months, would have a monthly payment amount of \$103.77. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One tax time loan open per member. 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.

+++TurboTax Offer: Visit <http://turbotax.intuit.com> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2025. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. H&R Block Offer: H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2025 tax return. Discount valid only with or for preparation of an original 2025 personal Income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2026. OBTP# 13696-BR ©2025 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See [hrblock.com/guarantees](http://hrblock.com/guarantees) for complete details. ©2026 Love My Credit Union Rewards Sweepstakes: NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/26. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.