



May this month bring you financial success!

We're wishing all our First Financial moms a very Happy Mother's Day! In May, we also celebrate Teacher and Nurse's Appreciation Weeks. Since we have so many wonderful educators and nurses who are members, we'd like to take a moment to thank you all for the work you do in our local community every day.

Did you know there is an Investment & Retirement Center located at First Financial to help with all your retirement and wealth planning needs? If not, now's a great time to get to know one of our LPL financial advisors – **Maureen McGreevy**. **Watch to learn** what our **Investment & Retirement Center** does, and how they're here for all members who are looking to plan their financial future.



There are tons of fun [things to do in Monmouth & Ocean Counties this month](#)! Check out these May activities and events, and be sure to head on over to our [blog](#) to subscribe by entering your email address at the top right.

We hope you enjoy the rest of May and the unofficial start to summer this upcoming Memorial Day Weekend!



PUT YOUR HOME'S EQUITY TO WORK THIS SPRING

Feel like your finances could use some help? You may be able to [use the equity in your home](#) to pay for renovations, consolidate your debt, help pay for college tuition, and more.**

Apply Online Today



WHAT TO DO AFTER MONEY MISTAKES

Have you made a financial mistake that you're struggling to recover from? It's important to remember that you're not alone. If you're ready to move on from your money mistakes and start fresh, [here are some tips](#) to help you get started.

[Continue Reading](#)



There are just a few weeks left to make some quick and easy smart money moves and rack up as many entries as you can for a [chance to win \\$2k](#) this spring! Get started in [Online Banking](#) or our [Mobile App](#) by 5/31.*

[Learn More](#)



Rescuing America's Safety Net

A recent survey found that more than 90% of Americans worry about the Social Security program, and a separate survey found that more than 80% of Americans worry that Medicare won't be able to provide the same level of benefits in the future. Keep reading to find out more about "America's Safety Net," and the fiscal challenges surrounding both Social Security and Medicare.

[Read More](#)

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FINANCIAL TIPS FOR YOUR BACKYARD MAKEOVER

Summer is just around the corner, and now is the perfect time to spruce up your backyard. However, before you dive into your backyard makeover project – it's essential to consider your budget and financial goals. Here are some financial tips for your backyard makeover.

[Read More](#)



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

May 23 - [Transitions to Retirement Virtual Seminar](#), 6pm

May 29 - All locations will be closed in observance of Memorial Day

June 7 - [401k Rollover Planning Virtual Seminar](#), 6pm

Sign up for our new [**seminar text alert program**](#) - we'll send you updates on future seminars and you can register right from your mobile phone!

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 also check our [**website**](#), social media channels, and [**COVID-19 page**](#) for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

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I use credit unions for the obvious reasons, to stay away from big bank fees and better loan rates. I recently refinanced a car loan and saved over 2% APR, and will soon finance my current vehicle when my lease is up. Thanks again for your extra effort and time spent with me.

— **David P.**,
Freehold/Howell Member

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firstffcu.com

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(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**2023 Financial Fitness Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 4/1/23 at 12:00:01 a.m. ET and ends on 5/31/23 at 11:59:59 p.m. ET. 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 in good standing at a participating Financial Institution. Void where prohibited. For complete Official Rules including details on how to enter by mail, [click here](#). Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045.*

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***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. 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.

