



Happy March and St. Patrick's Day from First Financial!

We're so lucky to have such wonderful members! And speaking of, we recently did another membership spotlight on [Mount Springs Ministries](#) – one of our valued community non-profit members. Be sure to check out our [YouTube video](#) highlighting the generous work of Robert Turner and his non-profit organization located in Neptune, NJ.



It's almost spring, and there are [many things to do](#) in Monmouth & Ocean Counties this month! Check out these fun March 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 the rest of your March is filled with luck!



Do you have school aged children? Don't forget about our [Dollars for A's](#) program! For every "A" your child earns on his or her report card each marking period, we'll deposit \$1 into their [First Step Kids Savings Account](#)

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[Get started in any branch](#)



Credit cards can be a useful financial tool when used wisely. There are also potential pitfalls associated with credit card use, such as scams and other mistakes that can lead to financial trouble. Here are some of our top credit card mistakes to avoid.

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 **H&R BLOCK**

First Financial members can still save up to \$15 with TurboTax and new clients can save \$25 with H&R Block tax solutions.**

File today!



Time for a Spring Clean-up: Organizing Your Financial Records

The arrival of spring is always a good time to dust off the cobwebs that have built up in your home during the winter. It's also a good time to

clean out and organize your financial records so you can quickly locate something if you need it.

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You finally found a rental property to call home. It’s the perfect location, the pictures look amazing, and the price is much lower than you were expecting. If this sounds too good to be true, it very well might be a scam. Rental scams are yet another opportunity for scammers to steal money. These scams target both new and existing renters, so it’s important to know what to look for. Read more about how to **[avoid becoming a victim of this type of scam.](#)**

[Read More](#)



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

March 22 – [Rethinking Diversification Virtual Seminar](#), 6pm

April 5th - [Social Security & Your Retirement](#), 6pm

April 17th - [Understanding Medicare](#), 6:30pm

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!



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

“

Great experience, very easy and the staff are very friendly and helpful!

— **Lauri M.**,
Pt. Pleasant NJ

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Available for First Financial members between 1st and 12th grades. Child must be present and a deposit to a First Step Kids Account is required to receive the Dollars for A's incentive. Offer applies only to report cards for most recent school terms. Qualifying report cards must be submitted within 45 days from the date of issue. No back rewards available for prior semesters or marking periods. Letter grade "A" (or school district's equivalent) or 90%+. Limit of \$10 will be rewarded for A's per each marking period, not to exceed \$40 in Dollars for A's deposited per school year or calendar year. A First Financial Membership is open to anyone*

who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. Parent or guardian must bring both the child's birth certificate and social security card when opening a First Step Kids Account at any branch location. Parent or guardian will be a joint owner and must also bring their identification. As of 7/2/2020, the First Step Kids Account has an annual percentage yield of 0.03% on balances of \$100.00 and more. The dividend rate may change after the account is opened.

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