

Get the latest news and promotions from First Financial Federal Credit Union.



Your Monthly News & Updates for February 2020

Celebrating 84 Years in Business!

On February 6th, we celebrated our official 84th Anniversary.

We're thankful for all of our members - past and present, who have supported us and trusted us throughout the years.

Thank you for making First Financial the credit union it is today! Read about the history of our credit union [here](#).



Pictured above: Our founder Harold "Pop" Shannon (center), with some of our original board members.

January by the Numbers

We love seeing our members succeed, and we were thrilled to have the opportunity to help so many people achieve their financial dreams to kick off 2020. Take a look!

JANUARY: BY THE NUMBERS

\$682,974
in car loans

JANUARY: BY THE NUMBERS

70
people

DITCHED
their bank and
JOINED US

JANUARY: BY THE NUMBERS

\$86,739
in personal loans

[Stop in](#) or make an appointment to see how we can save you money, get you in a new car, buy that dream home, or help you when you need it most.

Things to Do on a Budget in Monmouth and Ocean Counties this February

Love is in the air - and there's so much to love this February with lots of fantastic events happening in a town near you.

[Check out our list of free or inexpensive activities](#) happening this February 2020.

Want to see the list sooner? Subscribe to our blog by entering your email address [here](#).



[Things to Do on a Budget
this Month](#)

Erma Dorrer Classroom Grant Recipient #4

Drum roll, please! We are excited to announce our fourth Erma Dorrer Classroom Grant recipient for the 2019-2020 school year.

Congratulations to Brick Township High School woodshop teacher Kim Haug!

[Read more](#) about this grant and how it will help Mrs. Haug's classes.



Stay tuned - another classroom grant recipient will be announced next month!

How to Navigate Charitable Contributions and Tax Deductions

We all know the saying, "It's better to give than to receive." Giving makes us feel good, right? And we usually don't think about what's in it for us. But, what about charitable giving? Depending on the amount of your charitable contributions, you could be in for a sizable tax benefit.



Keep reading to take a look at some benefits of charitable giving and what can be deducted this tax season.

[Navigate Your Charitable Deductions](#)

Cash Out Your Car to Pay Down Holiday Debt!

Did you know you can cash out your car to help pay down your bills?*

A cash out auto loan refinance allows you to use the equity in your vehicle to receive a lump sum payment. You can then pay off bills, make a big ticket purchase, or even tackle home improvement projects. It's also a great way to pay down any debt you accrued during the holiday season.



[Cash out your car today!](#)

[Apply Now](#)

Tips for Targeting Your Retirement Savings Goal

What if you're saving as much as you can, but still feel that your retirement savings goal is out of reach? As with many of life's toughest challenges, it may help to focus less on the big picture and more on the details.



[Read More About this Important Topic](#)

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Ways to Get Through Winter on a Budget



Winter can be expensive - between higher utility bills, paying for heavier clothing, indoor activities, transportation in regard to weather conditions, and more. Here are a few tips to help you save during the coldest months of the year.

Ways to Save
this Winter

Upcoming Events & Holiday Closings

- **Monday, 2/17** - All locations will be closed for Presidents Day
- **Wednesday, 3/4** - [Steering Toward Retirement with IRAs](#) Webex Online Seminar at 1pm
- **Tuesday, 3/10** - [Budgeting Tips Seminar](#) at 6pm in the Freehold/Howell Branch

Text FFSeminar to 866-956-9302 to receive upcoming seminar and event alerts, and register on your mobile phone!

Friendly Reminder: New Branch Hours of Operation

Both Drive Thru and Branch Lobby Hours are now the same for all [locations](#) as of **January 2, 2020**.

Monday - Thursday: 8:30am to 4:30pm

Friday: 8:30am to 6pm

Saturday: 9am to 12:30pm

Sunday: Closed

Our Member Relationship Center phone hours are 8am to 6pm Monday - Friday and Saturday hours are now 9am to 12:30pm.

What does "We SMELL better" mean for you?

Score Improvement

Money Savings

Education

Lending

Local

What our members are saying this month:

**"I'm glad I chose to join
First Financial. They make me
feel like I am part of a
community."**

- Nelisa M., Toms River Member

First Financial Federal Credit Union

732.312.1500 - Local Callers

866.750.0100 - Out of Area

This credit union is federally insured by the NCUA.

DOWNLOAD OUR APP ON YOUR SMARTPHONE OR TABLET:



STAY CONNECTED:



**APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*

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