

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



## Your Monthly News & Updates for January 2020

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### December by the Numbers

Happy 2020! We love seeing our members succeed, and we were thrilled to have the opportunity to help so many people achieve their financial dreams during the last month of 2019. Take a look!

#### DECEMBER: BY THE NUMBERS

**\$586,132**  
in car loans



#### DECEMBER: BY THE NUMBERS

**44**  
people



**DITCHED**  
their bank and  
**JOINED US**

## DECEMBER: BY THE NUMBERS

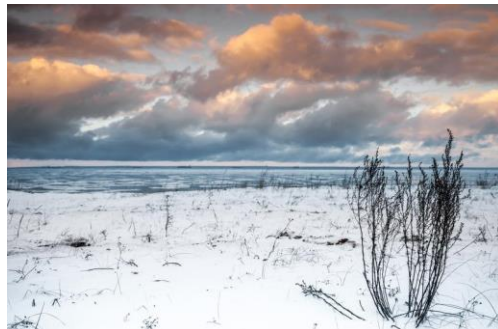
 **\$69,362**  
in personal loans

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.

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

We're ready to kick off the new year with some wallet-friendly activities for your family and friends. So, break out that new calendar and pencil in these dates for some free or inexpensive events happening in a town near you this month.



Check out our list of free or inexpensive activities happening this January 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

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## Erma Dorrer Classroom Grant Recipient #3

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

Congratulations to media specialist Carrie Hogan and music teacher Missy O'Keeffe from H.C. Johnson Elementary School in Jackson!

[Read more](#) about this grant and how it will help both students and the local community.



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

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### 3 Ways to Recover From a Blown Holiday Budget

Now that the holiday season has come to a close, you are probably looking at your bank statements and credit card bills with wide eyes.

So, what can you do to get yourself back on track financially after the holidays?

Keep reading to find out how to set your budget straight.



[Recover from the Holiday Season](#)

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### Transfer Your Balance and Save!

Transfer your high-rate credit card balance to a First Financial Visa Credit Card with less interest, no balance transfer fees, and no annual fee.\*

Slim down your rate today!

*Shed the  
Extra Rate*



[Learn More](#)

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## **Important Member Alert - Wawa Data Breach**



Wawa locations were found to have undergone a major data breach between March 4, 2019 and December 12, 2019 due to malware and anyone who used a credit or debit card during this time period at any Wawa location may be at risk. Find out what you can do to protect your financial information below.

[Continue Reading](#)

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## **Congratulations to our Auto Loan Promotion Holiday Gift Giveaway Winners!**

Members who closed on an Auto Loan between October 25 - December 19, 2019 were entered into a drawing to receive some great holiday gifts. Our InstantPot and Fitbit Versa recipients are featured below, congratulations!





## The SECURE Act and Retirement Planning



The SECURE Act (Setting Every Community Up for Retirement Enhancement) was signed into law December 20, 2019. With it came significant changes to the retirement planning landscape. Find out what that means for you.

[Read More About this  
Important Topic](#)

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### Upcoming Events & Holiday Closings

- **Monday, 1/20** - All locations will be closed for Martin Luther King Jr. Day
- **Wednesday, 2/5** - Social Security & Your Retirement Seminar at 6pm in the Freehold/Howell Branch. [Register here.](#)
- **Monday, 2/17** - All locations will be closed for Presidents' Day

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

## **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.

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## **What does "We SMELL better" mean for you?**

**Score Improvement**

**Money Savings**

**Education**

**Lending**

**Local**



## What our members are saying this month:



**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 varies from 12.40% to 18% for the Visa Platinum Card and from 14.40% to 18% for the Visa Signature and Secured Cards when you open your account based on your credit worthiness. These APRs are for purchases, balance transfers, and cash advances and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Cash advance fee of 1% of advance (\$5 minimum and \$25 maximum), Late Payment Fee of up to \$25, Foreign Transaction Fee of 1% plus foreign exchange rate of transaction amount, \$5 Card Replacement Fee, and Returned Payment Fee of up to \$25. A First Financial membership is required to obtain a VISA Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties.

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