

GREETINGS!

Happy 2020 and we hope your new year is off to a great start. We are looking forward to some exciting things in the upcoming winter months, so be sure to read on to learn more!

In this newsletter:

- How to Use the Equity in Your Car to Pay Down Debt
- Classroom Grant Recipient #2
- TurboTax Sweepstakes
- Tips for a New Year's Financial Fast
- New Branch Hours of Operation

UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, February 17th - All locations will be closed in observance of Presidents Day.

Social Security & Your Retirement Seminar

Wednesday, February 5th at 6pm

**Where:
Freehold/Howell Branch**

[Click here](#) to reserve your spot for this seminar.

ADDITIONAL UPCOMING SEMINARS

Hindsight is 2020: What Will You Do Differently this Year?



According to a recent survey, 76% of Americans reported having at least one financial regret. Over half of this group said it had to do with savings: 27% didn't start saving for retirement soon enough, 19% didn't contribute enough to an emergency fund, and 10% wish they had saved more for college.

[Click here to continue reading](#)



To schedule a no cost, no obligation appointment with our [Investment & Retirement Center](#), call 732.312.1534, or [email](#) one of our Financial Advisors today!

Wednesday, March 4th - Steering Toward Retirement with IRAs Webex at 1pm

Tuesday, March 10th - Budgeting Seminar at 6pm in the Freehold/Howell Branch

Wednesday, April 1st - Social Security & Your Retirement Seminar at 6pm in the Toms River Branch

Wednesday, April 22nd - Student Loan Repayment Options Seminar at 6pm in the Neptune Branch

Wednesday, May 6th - 529 Plans and College Financial Planning Seminar at 6pm in the Neptune Branch

*Register for upcoming seminars under the [Events Calendar](#) at firstffcu.com or email info@firstffcu.com

TurboTax \$25k Giveaway Sweepstakes



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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.

Congratulations to our Auto Loan Promotion

First Financial members can save up to \$15 on TurboTax this tax season! Plus, when you try TurboTax for free and provide a valid email address, you'll automatically be entered to win a \$25,000 grand prize or one of twelve \$1,000 prizes. But file soon, because this sweepstakes ends February 13th!*

Tips for Going on a New Year's Financial Fast



Worried about all the extra spending you did this past holiday season? While those around you are probably setting new year's resolutions and going on strict food diets, have you

Holiday Gift Giveaway Winners!



ever thought about going on a financial fitness diet?

Read more [here](#).

2019-2020 SCHOOL YEAR CLASSROOM GRANT RECIPIENT #2



Congratulations to Erma Dorrer Classroom Grant recipient Sara Stockton of the Alpha School in Jackson! Ms. Stockton submitted a grant application to purchase classroom equipment and a sensory toolkit for her students. Learn more about how this classroom grant is being used [here](#).



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 pictured above, congratulations!

Use the Equity in Your Car to Pay Down Holiday Debt!

First Financial
SMELL

"Excellent service!
Well informed, clear, and relevant."

-KAH,
Neptune Member

At First Financial, "We SMELL better!" We'll help you with:

Score Improvement
Money Savings
Education
Lending
Local

DOWNLOAD OUR FREE APP ON YOUR PHONE OR TABLET!



The holidays are over, the presents have long been unwrapped, and the bills are starting to roll in.

Let First Financial help you avoid the holiday hangover and pay down your holiday credit card bills by [cashing out your car.](#)**

**Important Member Alert:
Wawa Data Breach**

Click on the images below, or simply search "**First Financial FCU**" in the App Store or Google Play to download the app!



Are you using our [1 Click Remote Deposit](#) service? To use the 1 Click Remote Deposit Capture feature, click on the Deposit tab within the app. For assistance or if you do not see the tab, please contact our Member Relationship Center at 732.312.1500.

For FAQs and other information about our mobile & tablet apps, click [here](#).

You must have an account at First Financial Federal Credit Union (serving Monmouth and Ocean Counties in NJ), and be enrolled in online banking, to use this application. Standard data rates and charges may apply.

STAY CONNECTED





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 [here](#).

On Site Workshops for Your Employees!

Ambassadors - did you know that First Financial provides complimentary educational workshops on site for your students or employees? Sessions/topics are customizable for your class or business.

Teachers - take the day off and have First Financial teach your classes about budgeting and credit management for the day.

Employers - host a lunch and learn where your employees can become more financially savvy!

For more information on setting up one of these no cost sessions for your workplace, contact a member of the Business Development Team below.

UNTIL NEXT TIME...

Thank you for being an Ambassador! If you ever need anything or have a question, feel free to reach out to us. Please pass this email along to your employees. As always, the staff at First Financial looks forward to continuing to serve you.

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**TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. TurboTax Online pricing is based on your tax situation and varies by product. \$0 federal (for simple tax returns) only available with TurboTax Free Edition; offer may change or end at any time without notice. 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. Other parties' trademarks or service marks are the property of their respective owners. **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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