

THINK FIRST. | FIRSTFFCU.COM | 866.750.0100



Hello from First Financial Federal Credit Union!

**"We have been helping community members of Monmouth & Ocean Counties since 1936. As an employee, we can offer you first rate products and services – so let's get reacquainted!"**

**Do you know what a Credit Union is?**

We're like a bank, only better! It's a not-for-profit financial cooperative which is owned by members and operated by a volunteer board of directors.

**Did You Know?**

First Financial offers customized lending solutions and monthly FREE seminars for both businesses and individuals!

**We Also Offer:**

- Mortgages
- Credit & Debit Cards
- Direct Deposit
- Auto Loans
- Investment & Retirement Services
- Home Equity Loans & Lines of Credit
  - ID Theft Protection Products
- Online Banking, Bill Pay, Mobile App, and E-Statements
- Business Accounts & Merchant Services
- Business and Personal Lines of Credit
  - Checking and Savings Accounts
  - Minimal Fees and Low Rates
  - Online Account Opening
  - Kids & Graduate Accounts
- And much more!

To get started, email [business@firstffcu.com](mailto:business@firstffcu.com), call **Matt Brazinski at 732.312.1421** or **Lisa Weltner at 732.312.1426!**

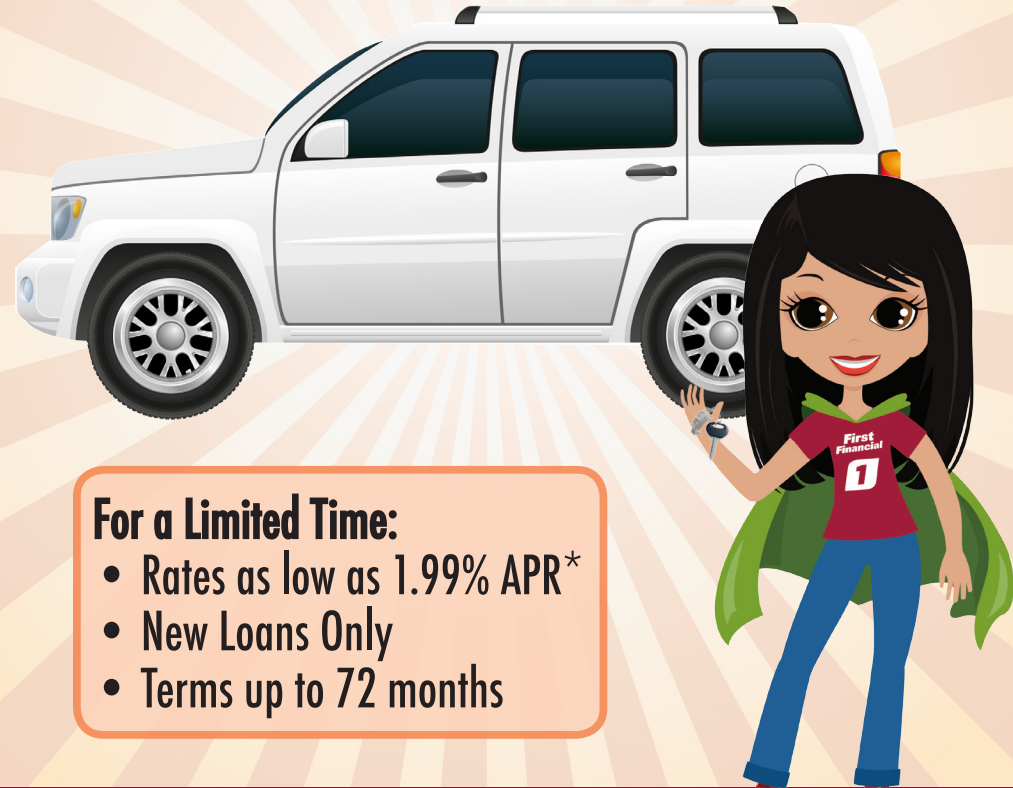


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First Financial is part of your community. Our first priority is helping our members achieve their financial dreams by helping them first define their dream goals and lifestyle, empower them through financial education, build their wealth, plan their retirement, and manage their risk. Join the First Financial family today!

# TAKE THE 2% CHALLENGE

See if we can beat your current Auto Loan rate by 2%!



**For a Limited Time:**

- Rates as low as 1.99% APR\*
- New Loans Only
- Terms up to 72 months

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\*Not all buyers will qualify – actual rate may vary based on credit worthiness. Loan to value ratio up to 125% based on credit score. A First Financial membership is required to obtain an auto loan and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan. Cannot be combined with any other offer. APR – Annual Percentage Rate. For example, a \$15,000 auto loan at 1.99% APR with a term of 36 months would have a monthly payment amount of \$429.57.



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