

You'll Feel Completely at Home with our Superior Money-Saving Real Estate Loan Solutions

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Real estate rates are still among the lowest in generations. Now is the right time to review your home loan options and to refinance.

There are many reasons to refinance with your trusted financial partner, including:

- Savings of over \$1,700 with our **No Points, No Fees First Mortgage**¹
- Receiving a better interest rate with a First Financial checking account saves you even more money²
- Reducing the term of your loan
- Lowering monthly payments
- Getting cash out
- And much more!

Our real estate experts are here to help you put money back in your pocket. **Act quickly before rates go up!**

All loans are subject to credit approval and all First Financial Credit Union (FFCU) policies and procedures. Loan rates are based on credit history, collateral criteria, and term of loan, and are subject to change without notice. Rates subject to change without notice. ¹Waived settlement fees appraisal; recording; flood certificate; credit report; loan documents; escrow and sub escrows; title lender policy and tie-in; messenger; wire; tax service; notary; termite inspection. The maximum waived settlement costs will not exceed \$10,000. Fees not waived: pre-paid costs such as interest, taxes, mortgage insurance premiums, HOA dues, hazard or flood insurance, owner's title insurance, transfer taxes, and impound accounts. Discount points to buy-down rate are not allowed. If the loan is paid off within 36 months, borrower(s) must reimburse FFCU for all waived settlement costs. The waived settlement costs will be added to the account balance, included on the loan payoff demand statement, and must be paid prior to a reconveyance of the Deed of Trust. ²Discount applies to secured Real Estate loans only. Full payment must be made through automatic transfer from a FFCU checking account and valid on new Real Estate Loans. Call for complete details. FFCU is an equal opportunity lender. NMLS #782737.



Shop with Ease and Confidence: Your Platinum Visa Makes Every Purchase Secure

Feel good about shopping for Mother's Day, that future getaway and more: every First Financial Platinum Visa purchase is protected with Visa's Zero Liability Policy.* Get added safety and ease when you link your card to [Apple Pay](#) or [Google Pay](#). All that, *plus* a fixed-rate for life to save you money!

[Learn More](#)

All loans are subject to credit approval and First Financial Credit Union (FFCU) policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan. *Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Call for complete details. FFCU is an equal opportunity lender.

Tools to help you act quickly if your personal data is threatened



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Your First Financial Platinum Visa card includes **ID Navigator** Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. **ID Navigator** Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity, so you can act quickly should the unexpected happen.

To confirm eligibility, visit www.cardbenefitidprotect.com.



Put the Pedal to the Metal for Savings and Convenience

[Learn More](#)

You don't have to wait until Memorial Day to get a terrific deal on your dream car. Take advantage of our free, **in-house personalized auto-buying service** for savings and convenience. We work with our preferred dealer network and we regularly beat Costco's pricing. Just let us know what you're looking for and we'll do the rest.

We're dedicated to helping you save money on your auto loan, too:

- same low rate for new or pre-owned vehicles
- relationship discounts with an active Checking account¹
- no payment for up to the first 90 days²
- generous financing and flexible terms
- and more

Refinance and Save Money³

Already refinancing your vehicle but don't like your auto loan rate or payments? We can help you save money by refinancing. You can stay in the car you love with a new monthly payment that makes your wallet smile.

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Turn up the Safety



of your First Financial Visa Debit Card

You already know your First Financial Visa Debit card provides secure, easy access to your checking account. Did you also know there's a simple way to enhance its safety when shopping? We recommend you always bypass entering your PIN at checkout whenever possible. Not only will you lessen physical contact with terminals, but your purchases will be protected with Visa's Zero Liability Policy.*

Traveling with Your Debit Card is Safe

To ensure a seamless debit card experience while you're on a much needed post-pandemic vacation, ensure we have your current contact information. You can simply log in to [Online Banking](#) or call us at [\(800\) 537-8491](tel:8005378491).

Easily monitor your account and spot fraudulent activity right away with [Online and Mobile Banking](#). Transactions are available 24/7.

[Learn More](#)

*Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Call for complete details.

Receive \$500 Toward College Expenses

[Learn More](#)

Each year, First Financial makes a difference in the lives of our members by recognizing the important role education plays in their lives. We are very proud to offer our Scholarship Program this year and to help members fund their way through school.

We encourage members graduating from high school or currently attending an accredited college, university, community college, trade or technical school this fall to apply. We are accepting applications through May 31.

Protect Yourself Against IRS Imposter Scams

Scammers are now targeting college staff and students for their personal information through fraudulent emails that spoof being from the IRS. For concerns about a message that appears to be coming from the IRS, it is best to contact them directly by calling [\(800\) 829-1040](tel:8008291040). Learn more how to protect yourself by visiting the [Federal Trade Commission's website](#). Additional fraud prevention resources are available at our [website](#).

Protecting your account and non-public information is our top priority, and that's why we will never request personal, account or Social Security information via email. If you're unsure about a First Financial communication, contact us immediately using well-known contact information.

Mark Your Calendars

All First Financial branches and corporate offices will be closed in observance of the following:

May 31 Memorial Day

