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## Home is Where the Heart and Savings Are

Heartfelt memories are made at home, so creating a welcoming environment is important. From the kitchen, bathrooms, yard and more, your home's equity can help with any improvement projects. You can also use it to pay off high-rate debt or fund large purchases. We offer two home equity solutions to achieve your goals:

- **Home Equity Line of Credit (HELOC)**—features a low, 12-month introductory rate and the flexibility to access funds as needed
- **Home Equity Loan**—a fixed rate available in various terms

Loan rates are based on creditworthiness, credit score, collateral criteria, a maximum Combined Loan-To-Value (CLTV) of 80%, and are subject to change without notice. Other restrictions may apply.



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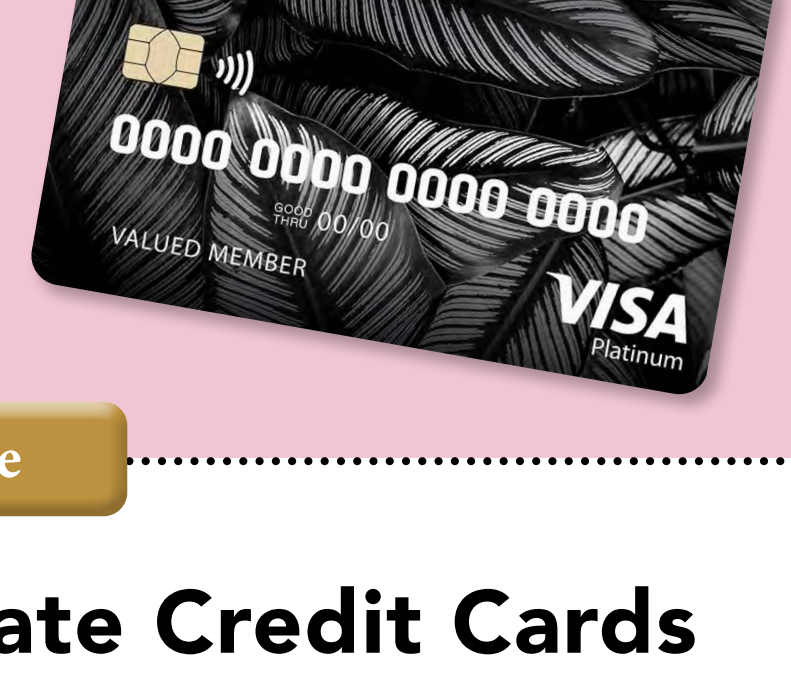
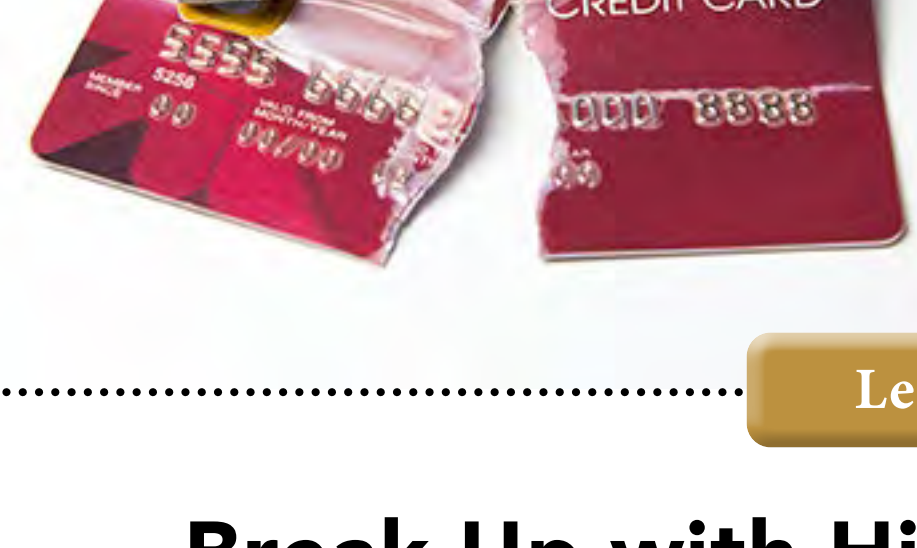
## A New Car to Make Your Heart Race

You know the feeling. Seeing a set of wheels that make the eyebrows rise and the heart rate quicken. We can help you finance that car with our budget-friendly auto loans. You'll save money with the same rate for new or pre-owned cars, and you can even skip your first payment for up to the first 90 days.\*

The ride to convenience continues with our free, in-house auto buying service. When we shop for you, there's no need to visit multiple dealerships with high-pressure sales tactics. We'll work one-on-one with you to find your vehicle—on the phone or via a Zoom appointment. Let us know what you're looking for, and we'll map out the rest.

Refinancing options are also available. When you refi your auto loan from another lender, we can help lower your monthly payment, get a better rate or get cash out.

All loans are subject to credit approval and First Financial Credit Union policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan. \*Loan Department approval required; decision may be affected by your credit history and other criteria. Interest still accrues.



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## Break Up with High-Rate Credit Cards

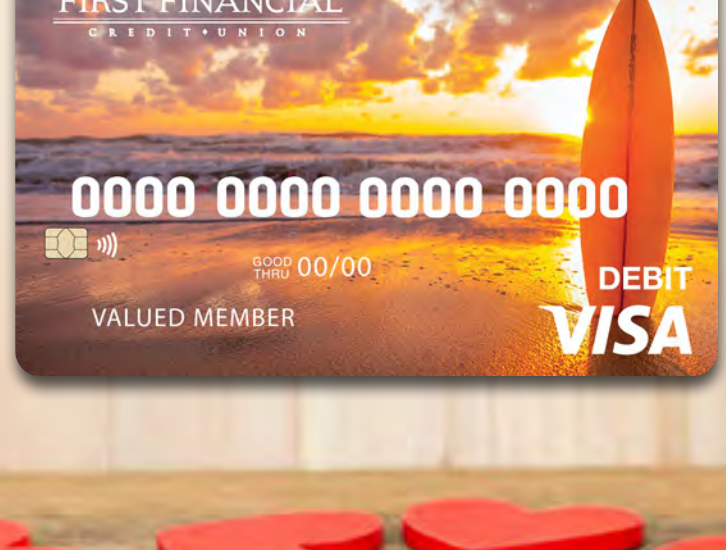
Feeling a little heartbroken over high-rate credit card debt? We've got the solution. Credit cards with variable rates that can rise at any time can't compete with the savings our low, fixed-rate Platinum Visa can give you:

Financial Institution	Sample Balance	Savings / Interest Owed
First Financial Platinum Visa 10.90% APR <sup>1</sup>	\$6,000	\$454.20 (Potential Annual Savings <sup>2</sup> )
Competitor Average Interest Rate 18.47% APR	\$6,000	\$1,108.20 (APR Interest Owed)

While other cards can charge you 3% of the balance, we charge zero balance transfer fees for added savings.<sup>3</sup>

Your savings deserve to thrive, so it's time to break up with rising, variable-rate credit cards once and for all. Our fixed-rate Platinum Visa is ready to shower you with money-saving benefits you'll love.

All loans are subject to credit approval and all First Financial Credit Union policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan. Other terms and conditions subject to change without notice. <sup>1</sup>APR=Annual Percentage Rate. The rate you receive depends on your credit history. <sup>2</sup>This representative example of potential savings is based on a \$6,000 balance at 18.47% APR. Your actual savings may vary based on your credit account(s) with your financial institution(s). A third-party source was used for the average interest rate as of 1/10/23. Other terms, conditions and restrictions may apply. Call for complete details. <sup>3</sup>Free balance transfers when completing a Platinum Visa Card Balance Transfer form through Online Banking (under "Card eServices"). Free balance transfers may also be used with Convenience checks to pay other lenders only—otherwise you will incur a cash advance fee. Balance transfers are not valid for First Financial loans.



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## Shopping with Your Visa Debit—How Sweet (and Rewarding) it is!

For those that make your heart feel full, Valentine's Day is the perfect opportunity to show your affection. It can be as simple as a greeting card with thoughtful sentiments, a bouquet to brighten their day or preparing their favorite meal. Whatever your plans, know that our Visa Debit is the secure, convenient way to pay—online or in person.

Shopping is even better with your exclusive cash-back offers. Purchase Rewards makes earning cash back as easy as 1, 2, 3!\*

- **Step 1: Enroll in Purchase Rewards via Online or Mobile Banking**
- **Step 2: Activate offers that interest you—travel, dining, retail and much more**
- **Step 3: Pay for offers with your First Financial Visa Debit to earn cash back!**

\*Rewards will post to your account via ACH within the month after the offer is redeemed.

## Watch Your Money Bloom with Share Certificates

Allow your hard-earned money to bloom with our competitive-rate Share Certificates (Certificates of Deposits or CDs). Choose from a variety of terms and plant the seeds of saving today!

[Learn More](#)

Rates may vary after account is opened and are subject to change without notice. Regulations prohibit paying dividends in excess of available earnings. Early withdrawal penalties may apply. Earnings may be reduced if fees are incurred. [Visit our website](#) for current rates.

## Become Part of Your Credit Union

As a member/owner of First Financial, you have a voice in the direction of your credit union, including serving on its Board of Directors. You can begin this process by being a part of our Volunteer Program.

If you'd like more information, please click [here](#).

### REMINDER

#### Face Covering Notice

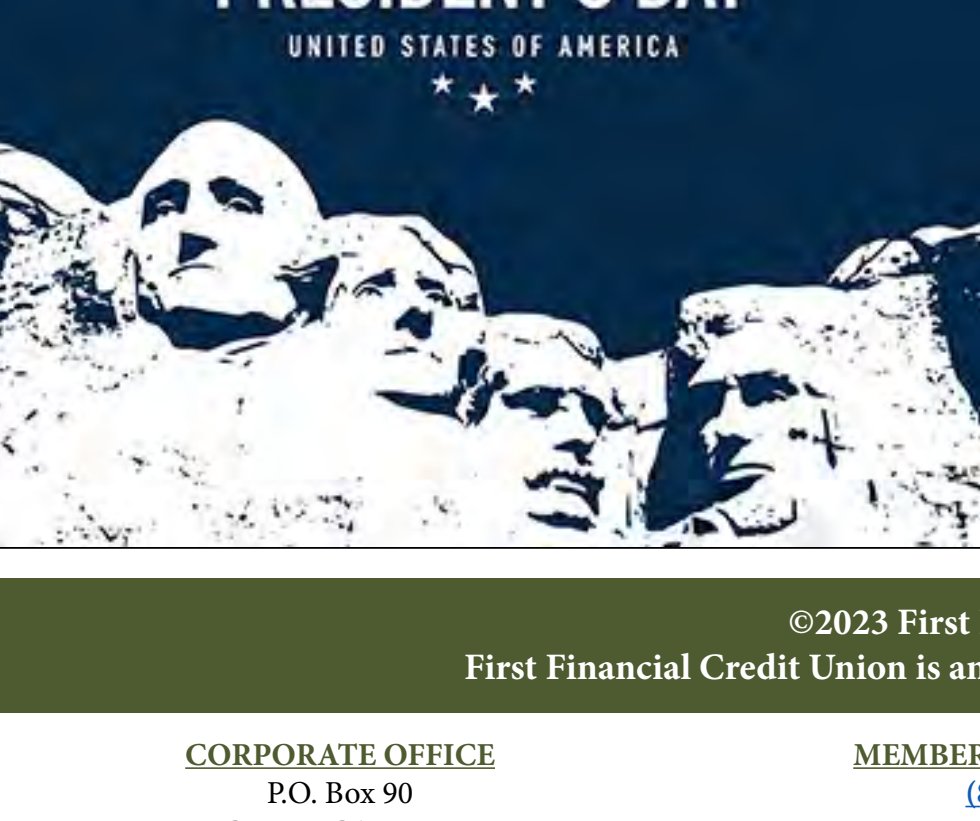
For the safety of members and staff, we practice social distancing and masks or face coverings are strongly encouraged for all members.



Our staff and independent contractors are required to wear a mask.



Practice 6 ft. of social distancing



### Mark Your Calendars

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

**February 20** President's Day

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**CORPORATE OFFICE**  
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Mon-Fri: 7 a.m. - 7 p.m.  
Sat: 9 a.m. - 4 p.m.

**eBRANCH**  
[eBranchRep@ffc.u.org](mailto:eBranchRep@ffc.u.org)  
Mon-Fri: 7 a.m. - 7 p.m.  
Sat: 9 a.m. - 4 p.m.

