



Welcome the New Year with a New Home

It's a new year and with that often come new year resolutions. If one of your resolutions is to save more money on your home—buying a new home, refinancing your current home loan or making home improvements—we can help you. Whether you're a first-time buyer or an experienced homeowner, as your *trusted financial partner for life*, we will be by your side throughout the entire process making it as stress-free and convenient as possible.

Our affordable loan solutions are designed to help you get the most value and savings:

- **First Mortgages**
- **Fixed-Rate Home Equity Loan**
- **Home Equity Line of Credit (HELOC)**
- **And More**

[Learn More](#)

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.

Start the New Year Fresh: Free Balance Transfers Available*



[Learn More](#)

It's a new year and if your resolution includes paying off high-interest rate credit card balances, take advantage of your fixed-rate Platinum Visa and free balance transfers today. It's very easy to schedule your free balance transfer:

1. Log in [Online Banking](#)
2. Click "Visa Balance Transfer" under "Card eServices"
3. Submit form

Free convenience checks to pay other lenders are also available by calling [\(800\) 537-8491](tel:8005378491).

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. *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.



Accelerate Your Vehicle Purchase this Year with Extra Money in Your Pocket

We're excited to announce our **auto loan rates are still as low as 2.49% APR!** You'll save money with our low rates and you can defer your first payment up to 90 days². We'll even help shop for your vehicle—for free! Just let us know what you're looking for by phone or via Zoom appointment, and we'll navigate the rest. We can also help you refinance an existing loan from another lender for a better rate and a lower monthly payment.

If you'd like to greet the new year behind the wheel of a fresh new or pre-owned car, now's the time.

[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. ¹2.49% Annual Percentage Rate (APR) is for new and used auto loans up to 84 months. Discounts require automatic payments from your FFCU checking account and qualifying products and/or services. Example: A \$20,000 new or pre-owned auto loan at a fixed rate of 2.49% APR for 60 months would require 60 monthly payments of \$17.75 per \$1,000 borrowed. Rates subject to change without notice. ²Loan Department approval required; decision may be affected by your credit history and other criteria. Interest still accrues.



Our Simplified Checking Accounts Make it Easy to Manage Your Money this Year

Pay bills. Purchase gas. Buy groceries. Get money from an ATM. Your checking account is where most of your banking happens and we offer members 2 simple checking accounts, both of which are easy to use. Each offer flexibility and automatically come with all of our free robust digital services as well as other benefits you deserve. When you're ready for a new vehicle or home, you'll receive a discount on your loan rate just for using your checking account.*

Discover Checking accounts that reflect your needs today.

[Learn More](#)

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. *For auto loan discount, automatic payments from a FFCU checking account and qualifying products/services are required. For real estate discount, 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 only.

Nominating Committee Seeks Volunteers

All members are cordially invited and welcome to attend the Annual Shareholders Meeting of The First Financial Federal Credit Union at 5pm on Wednesday, April 27, 2022 (location to be determined).

Eligible members interested in becoming candidates for election to the Board of Directors can obtain more information [here](#). Completed forms must be received by the credit union no later than 5pm on January 14, 2022.

The Board of Directors has declared three (3) open Director positions, each with a three-year term. They are Positions 1, 3 and 4.

Each candidate must:

1. Be a First Financial member in good standing for the past two (2) years
2. Have the ability to work effectively as a member of a close-knit management team
3. Have experience or attributes that will contribute to the Board of Directors effectiveness
4. Be at least 18 years of age
5. Not be employed by another financial institution

Dividend Updates

Dividends were announced for the 4th Quarter, the period of October 1 to December 31, 2021. Dividends were posted to your account on January 1, 2022. Rates are subject to change without notice.

♦ Stakeholders (Share) Account: \$100 and above	0.025% APY
♦ Student Savings Account: \$5 and above	0.025% APY
♦ Association Savings Account: \$100 and above	0.025% APY
♦ IRA Savings Account: \$5 and above	0.025% APY
♦ SuperSavers Account: \$500 and above	0.025% APY
Above Plus Direct Checking or Payroll	0.050% APY*
Above Plus 1 eligible elective	0.100% APY*
Above Plus 2 eligible electives	0.150% APY*
Above Plus 3 eligible electives	0.200% APY*

APY=Annual Percentage Yield. Regulations prohibit paying dividends in excess of available earnings. All rates are correct at time of publication. Rates are subject to change without notice. A minimum opening deposit is required. The Board of Directors declares dividends on a quarterly basis. *Based on use of qualifying electives. Please see your Truth-in-Savings Agreement for more details.

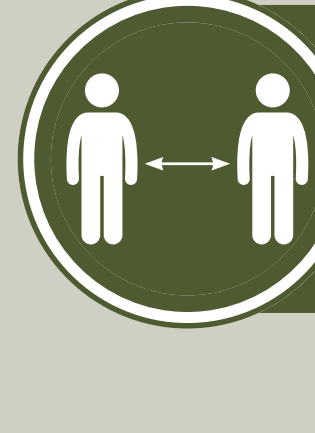
REMINDER

Face Covering Update

For the safety of members and staff, we practice social distancing and everyone wears a face covering. We ask our members do the same in our branches.



Wear a mask or face covering



Practice 6 ft. of social distancing



I HAVE A DREAM
MARTIN LUTHER KING DAY

Mark Your Calendars

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

January 17, 2022

Martin Luther King Jr. Day

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First Financial Credit Union is an Equal Opportunity Lender. NMLS #782737

CORPORATE OFFICE
P.O. Box 90
West Covina, CA 91793-0090
[\(800\) 537-8491](tel:8005378491)

MEMBER CONTACT CENTER
[\(800\) 537-8491](tel:8005378491)
Mon-Fri: 7 a.m. - 7 p.m.
Sat: 9 a.m. - 4 p.m.

eBRANCH
eBranchRep@ffcu.org
Mon-Fri: 7 a.m. - 7 p.m.
Sat: 9 a.m. - 4 p.m.

