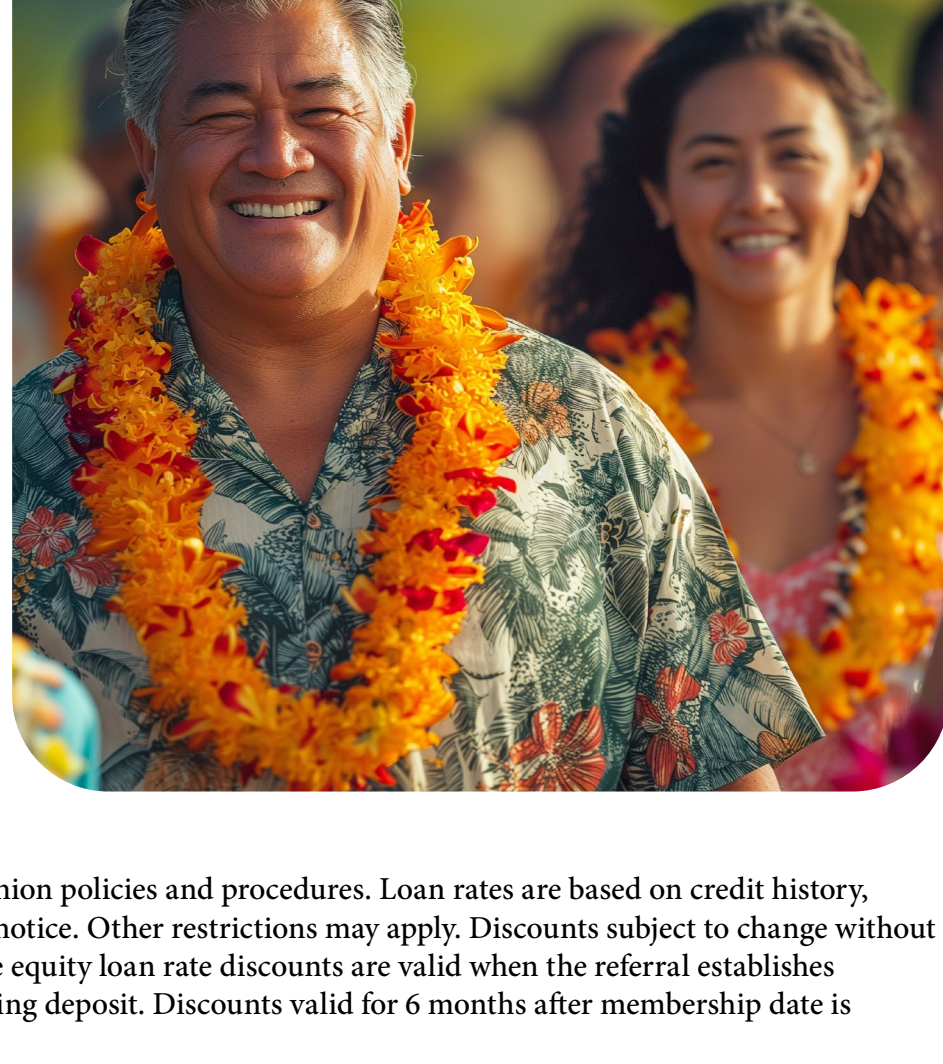


Reward Yourself, Your Family and Colleagues with *Join Our Ohana*

You already know the value of membership. *Join Our Ohana* (“family” in Hawaiian), is another way we reward members when you refer family and colleagues. Once your referral establishes membership, you both receive **money-saving benefits**, and who doesn’t want to save some more money?

You’ll be eligible for a **special discount** on **Auto Loan** and **Home Equity Loan** rates. Your referral also receives the same Auto Loan rate discount.

Call or visit a branch for complete details.



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, and are subject to change without notice. Other restrictions may apply. Discounts subject to change without notice. Other terms and conditions may apply. The auto loan and home equity loan rate discounts are valid when the referral establishes membership with a Savings account with the required minimum opening deposit. Discounts valid for 6 months after membership date is established. First Financial staff is not eligible.

Enjoy Guaranteed Growth for Your Money



Don't miss the opportunity to watch your savings grow steadily with the security that comes with opening a **competitive fixed-term Share Certificate**. Unlike the risks of investing in an unpredictable stock market, Share Certificates offer **peace-of-mind and stability**, making them an excellent option for those seeking low-risk investments.

Open your Share Certificate and take advantage of today’s high rates before they are gone!

[Learn More](#)

Rates may vary after account is opened and are subject to change without notice. A minimum opening deposit is required. Early withdrawal penalties may apply. Earnings may be reduced if fees are incurred. Account renews at prevailing rate. See Truth-in-Savings Agreement for complete details. Regulations prohibit paying dividends in excess of available earnings. Call for complete details.

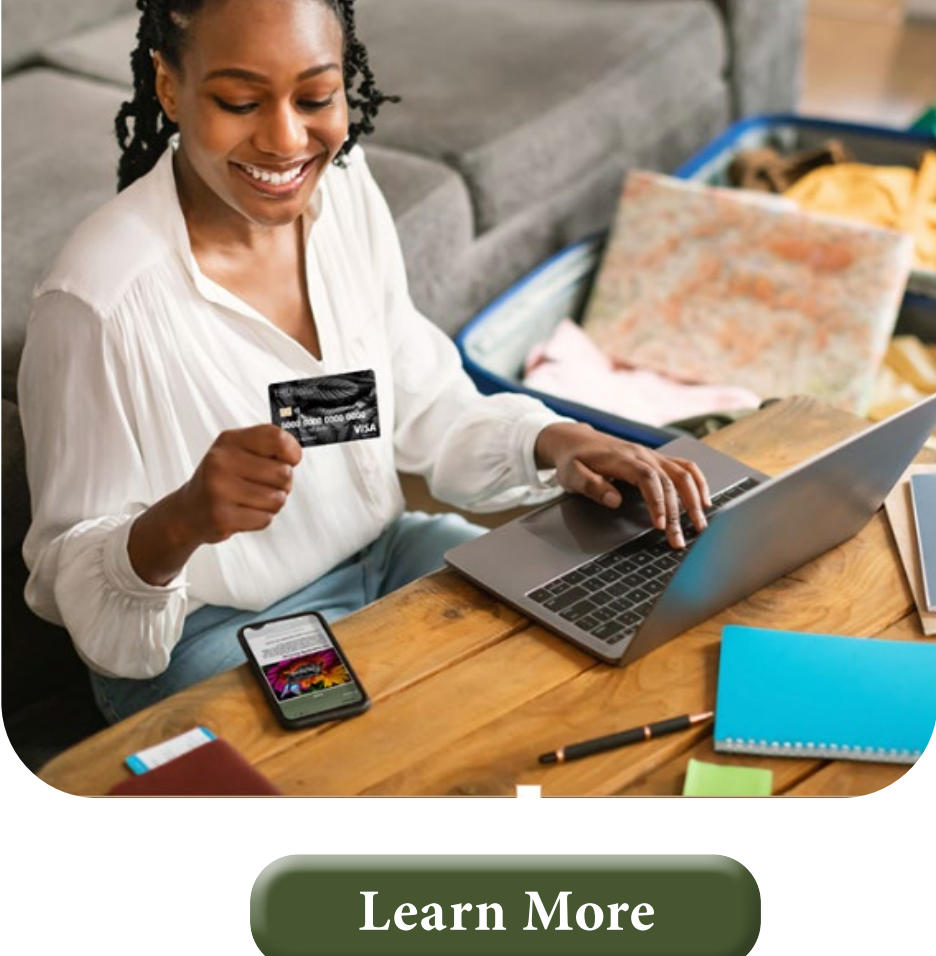
A Low Fixed-Rate Platinum Visa Saves You Money

There are many benefits to having a **fixed-rate Platinum Visa**, and the most important is the peace-of-mind knowing you have an extremely competitive, money-saving, **low fixed rate for life!** You can even transfer high-rate credit card balances you have elsewhere and **save money with no balance transfer fees!**¹

There are other money-saving benefits, including:

- **Lower rates on auto loans**²
- **Higher dividends on select deposit accounts**³
- **Payment Skips in the summer**⁴

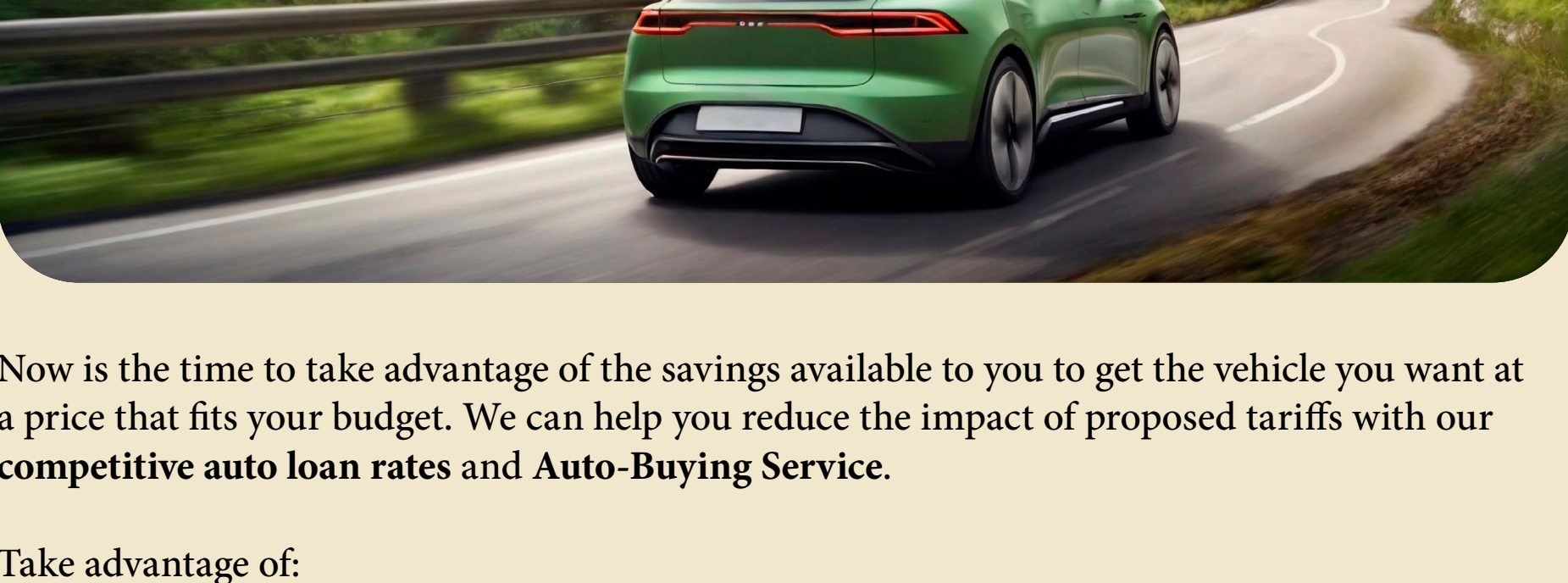
Apply today and lock-in our lowest fixed rates before they disappear!



[Learn More](#)

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. ¹Free 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. ²Interest rate may not fall below floor rate inclusive of all discounts. ³Other terms, conditions apply. ⁴Payment Skips is offered to members who meet certain criteria qualifications; other restrictions may apply. No late fees or penalty Annual Percentage Rate will apply. However, finance charges will continue to accrue on the unpaid balance. How We Will Calculate Your Balance: We will use the Average Daily Balance method (including new transactions). Call for complete details.

Competitive Rates and Relationship Pricing Benefits Save You A Lot of Money



Now is the time to take advantage of the savings available to you to get the vehicle you want at a price that fits your budget. We can help you reduce the impact of proposed tariffs with our **competitive auto loan rates** and **Auto-Buying Service**.

Take advantage of:

- **Competitive auto loan rates with wallet-friendly terms**
- **Member-only relationship pricing incentives to save even more money**
- **Free Auto-Buying Service with in-house experts to get you the best price on your vehicle**
- And much more

You deserve a new (or new to you) car and we can help you today!

[Learn More](#)

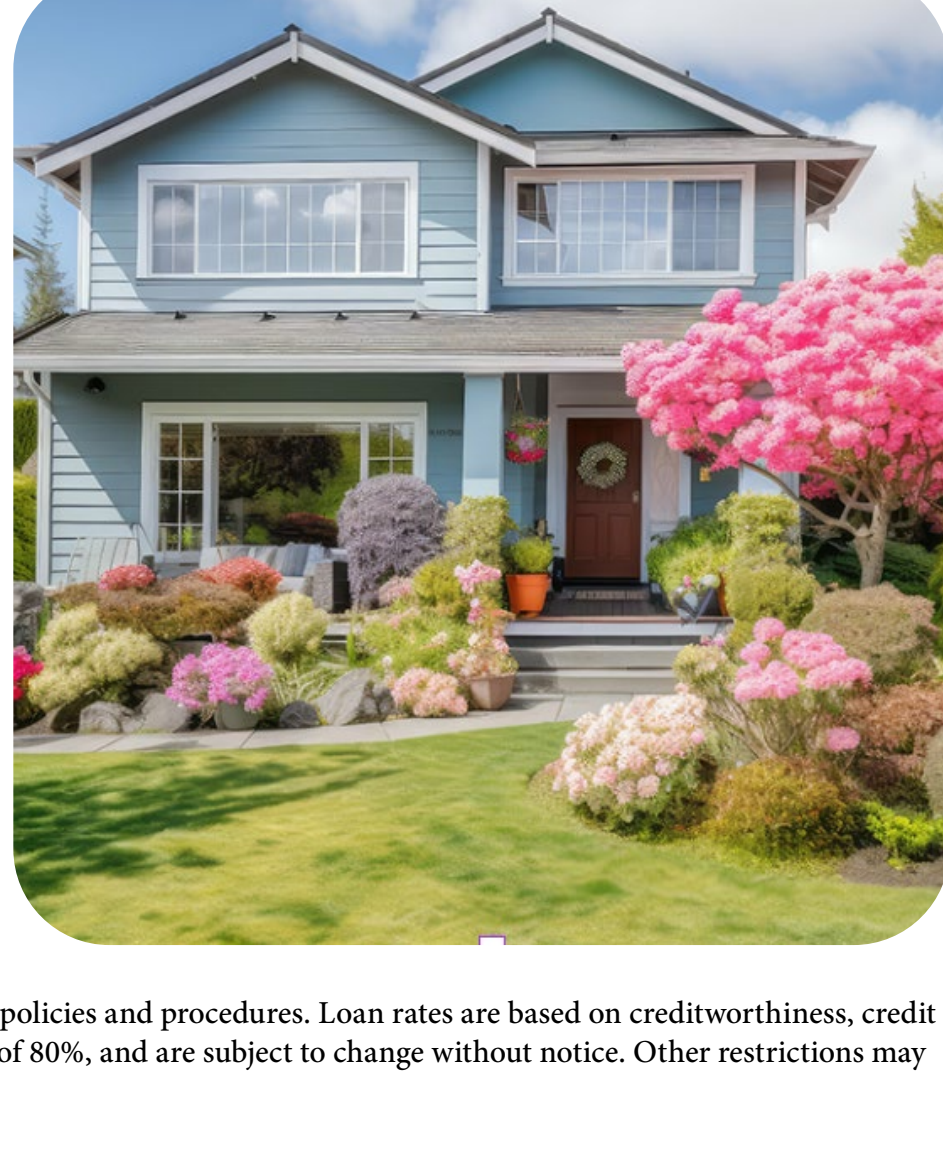
All loans are subject to credit approval and all First Financial Credit Union policies and procedures. Loan rates are based on credit history, collateral criteria and term of loan. Other terms and conditions subject to change without notice.

Open the Door to Opportunities

Now may be the best time to leverage your home’s value to get affordable financing for a wide range of needs with our **Home Equity Loan (HELoan)**. A HELoan is a valuable cash resource, with a **low fixed-rate, predictable monthly payments** and the **interest may be tax deductible!**¹

Our experienced real estate experts can help you unlock the possibilities that the equity in your home can provide.

[Learn More](#)



All loans are subject to credit approval and First Financial Credit Union policies and procedures. 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. ¹Consult a tax advisor regarding the deductibility of interest.

Enjoy Safer, Cash-Free Shopping with Your First Financial Visa Debit Card



Use your **First Financial Visa Debit card** instead of cash and you will have the “exact change” for every purchase. Remember, your purchases are protected by **Visa’s Zero Liability Policy*** and adding your Debit card to your mobile wallet provides another layer of protection.

[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. Cardholders must use care in protecting their card and notify First Financial immediately of any unauthorized use. Contact First Financial for more detail.

Save the Date

All members are cordially invited and welcome to attend the Annual Shareholders Meeting of The First Financial Federal Credit Union. **Registration is required.**

When: Wednesday, April 30, 2025 at 5pm

Where: Pasadena Corporate Headquarters

2900 Bradley Street

Registration opens April 1 and ends on April 11 at 5pm and can only be made [online](#).

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](#).

Dividend Updates

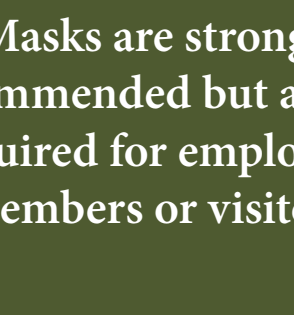
Dividends were announced for the 1st Quarter, the period of January 1 to March 31, 2025. Dividends were posted to your account on April 1, 2025. Rates are subject to change without notice.

◆ Stakeholders (Share) Account: \$100 and above	0.050% APY
◆ Student Savings Account: \$5 and above	0.050% APY
◆ Association Savings Account: \$100 and above	0.050% APY
◆ IRA Savings Account: \$5 and above	0.250% APY
◆ SuperSavers Account: \$500 and above	0.050% APY
Plus Active Checking Account	0.100% APY*
Plus Direct Deposit or Payroll Deduction	0.150% APY*
Plus 1 eligible elective	0.150% APY*
Plus 2 eligible electives	0.200% APY*
Plus 3 eligible electives	0.250% APY*

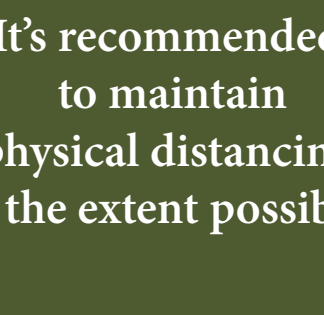
APY=Annual Percentage Yield. Regulations prohibit paying dividends in excess of available earnings. All rates are correct at time of publication. Rates are subject to change without notice. A minimum opening deposit is required. The Board of Directors declares dividend on a quarterly basis. *Based on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

REMINDER

Updated Face Covering and Social Distancing Notice.



Masks are strongly recommended but are not required for employees, members or visitors.



It’s recommended to maintain physical distancing to the extent possible.