

Review Your Retirement Goals Today to Secure Your Financial Future

Empower future you to live out the retirement you've always dreamed of. Start saving today with an **Individual Retirement Account (IRA)**. This tax-advantaged savings account is a wise addition to diversify your retirement portfolio. We can even help you transfer an existing IRA to the credit union.

A First Financial IRA provides:

- **Competitive Rates**
- **Tax-Advantages***
- **Lower Fees** than the Big Banks or Brokerage Firms
- **Flexibility and Security**
- **And more!**

Let one of our IRA experts show you how much money you'll earn and save.



[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. *Consult your tax advisor. Call for complete details.

A Low Fixed-Rate Platinum Visa Designed for You



Having a credit card is convenient for travel, shopping, recurring bills—but those aren't the only benefits. We can help you keep more money in your pocket every month with our low, **fixed-rate (for life) Platinum Visa**. You can transfer high-rate credit card balances elsewhere and pay **no balance transfer fees!**

There are even more exclusive relationship benefits, including:

- **Lower rates on auto loans²**
- **Higher dividends** on select savings accounts³
- **Payment Skips** in the summer
- **24/7 fraud prevention** with Visa's **Zero Liability Policy⁴**
- **Digital wallet compatible**
- **Free Card Management**
 - Turn your card on/off
 - Report lost/stolen
 - Set travel notifications
 - Request a replacement card

Why a Fixed-Rate is Important

You won't have to worry about your rate going up with a fixed-rate. Variable rates can change monthly and credit card payments increase when interest rates rise.

Apply 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. 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. ⁴Visa'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.

Stress-Free and Affordable Car-Buying Experience

When it comes to helping members purchase a new or pre-owned vehicle or refinance an existing auto loan, our job is simple: **make it easy and budget-friendly**. You'll get the lowest auto loan rate possible and a car-buying process that is stress-free. You'll benefit from:

- **Competitive auto loan rates with wallet-friendly terms**
- **Member-only pricing incentives** to save you even more money
- **Free auto-buying service with in-house experts** by your side so you don't have to shop alone
- **And much more**

Discover why members choose us for their auto financing and purchasing needs today.



[Learn More](#)

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Leverage the Value of Your Home with Affordable Solutions



One of the biggest benefits of home ownership is the ability to leverage the equity in your home to help pay for life's unexpected expenses and opportunities. You can choose between fixed and variable rates, based on your plans for the funds and budget.

- **Home Equity Loan (HELoan)**— ideal for specific needs; fixed rate and predictable payments
- **Home Equity Line of Credit (HELOC)** – flexibility to access funds when needed

Learn more today!

[Learn More](#)

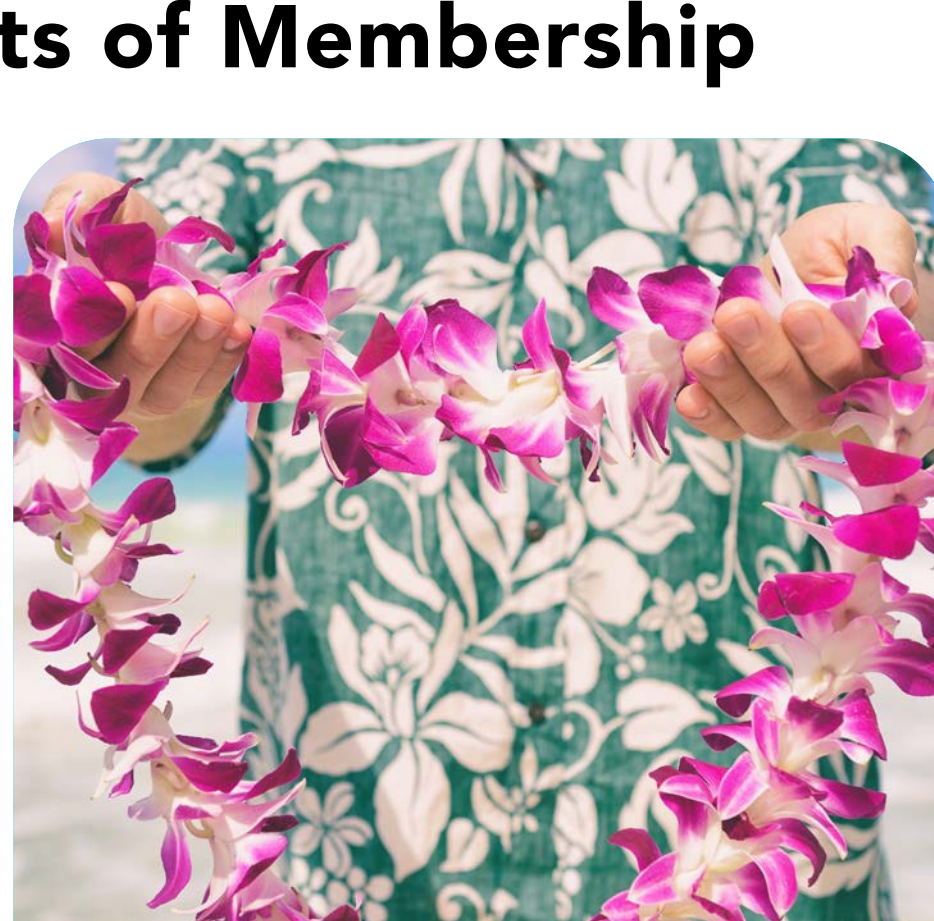
All loans are subject to credit approval and First Financial Credit Union policies and procedures. Loan rates are based on creditworthiness, credit score, collateral criteria, a maximum Combined Loan-To-Value (CLTV) of 80%, and are subject to change without notice. Other restrictions may apply.

Join our Ohana! Share the Benefits of Membership

Many of our new members are referrals from you, our valued members. Share the benefits of membership with your family members and colleagues. Once your referral opens an account, you will be rewarded with a special auto loan and home equity loan discount.¹

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. ¹The 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 and family members are not eligible.



Free Reading Logs Available for Read Across America

Read Across America celebrates literacy every year on March 2, the birthday of children's book author, Dr. Seuss. We're pleased to provide [free Reading Logs](#) which you can download from our website.

"The more that you read, the more things you will know. The more that you learn, the more places you'll go," Dr. Seuss, *I Can Read with My Eyes Shut!*

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. Please visit our website on April 1 for more information.

You are invited to our Pasadena Branch Grand Opening, March 26

Join us as we celebrate our Grand Opening with refreshments throughout the day, a ribbon-cutting ceremony at 3:30pm and branch exclusive offers. Call (800) 537-8491, ext. 5024 for more information. [RSVP](#) to join the celebration.

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

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.