

Put Your Money to Work for You with our Relationship Share Certificate

We can help you get closer to your financial goals. Our Relationship Share Certificate features competitive rates and guaranteed returns. It's a great option if you're looking to invest with none of the risks of the stock market but with all of the rewards.

An active Checking Account and Online Banking are required as well as a \$500 minimum opening balance at account opening. You'll receive higher yields for additional qualifying deposit and loan products.

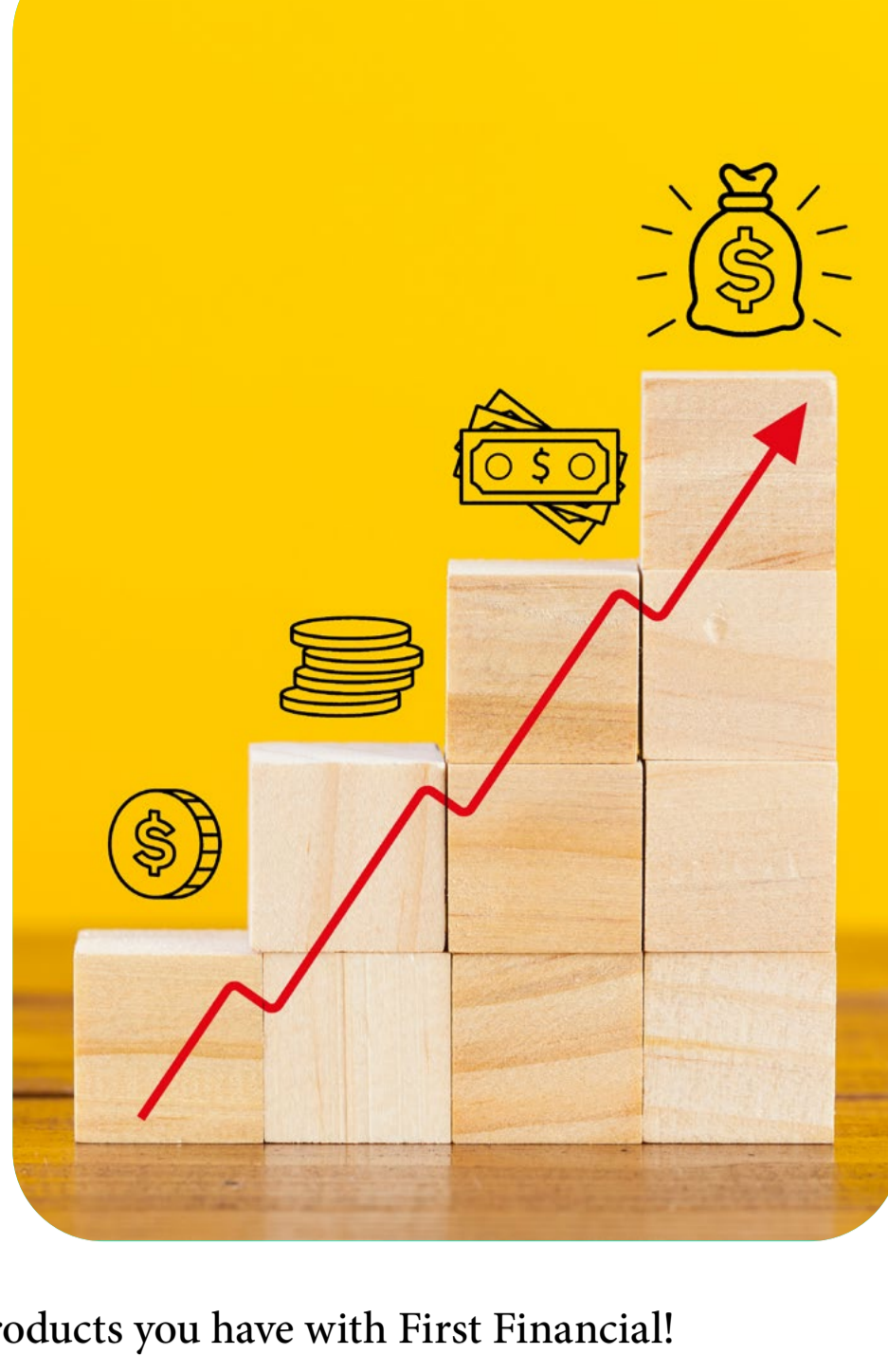
See how much more you can earn with other products you have with First Financial!

Qualifying relationship products:

- Active Visa Debit Card
- SuperSavers
- Individual Retirement Savings (IRA)
- Platinum Visa Credit Card
- Auto Loan
- Real Estate Loan

[Learn More](#)

A minimum opening deposit is required. Early withdrawal penalties may apply. Earnings may be reduced if fees are incurred. Other terms, conditions may apply.



Take Advantage of a Low Fixed-Rate Platinum Visa and Say Goodbye to High Variable Rates Today

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 and low fixed-rate for life!

Plus, the safety and security features ensure you can basically shop worry-free. You can set-up alerts and notifications to monitor and track your purchases and balance. [Alerts](#) are easy to establish via online and mobile banking.

Do you have the best and only credit card you need yet?

Credit Card	Rates as low as	Fixed-Rate
First Financial Platinum Visa	10.90% APR*	YES
Citibank Simplicity Card	19.24% APR	No
Chase Slate Edge	20.49% APR	No
Costco Anywhere Visa by Citibank	20.49% APR	No

Source: A third-party source was used for rate, fee, and product comparisons as of 3/12/24. Rates were taken from their respective website on 3/26/24. Rates may vary at each institution.

Apply today and start saving money on interest each month!

[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. *APR= Annual Percentage Rate. The rate you receive depends on your credit history.

The Perfect Auto Loan to Fit Your Budget

There's no "one size fits all" auto loan. Our knowledgeable auto-buying experts will help you get the best available rate and work with you side-by-side through our stress-free car-buying process. What you can count on is:

- 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

The Convenience You Want with the Expertise You Deserve

Meet with our experienced in-house auto-buying experts and learn how we can save you time and money on the car you've been looking for. Our reps will be in select branches every Friday this month.

- April 5 – Lakewood Branch
- April 12 – Northridge Branch
- April 19 – West Covina Branch
- April 26 – Pasadena Branch

[Learn More](#)

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Compare Affordable Home Equity Options

You've worked hard for your home. You're now in a position to tap into its equity and do more great things.

- **Home Equity Line of Credit (HELOC)**– there's no need to deplete your savings account, you can get easy access to funds using the existing equity in your home.
- **Home Equity Loan (HELoan)**– provides you with a lump sum payment. You can use the money to tackle projects or big events.

[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.

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](#).

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 24, 2024 at 5pm.**

Where: [First Financial West Covina Branch](#)
[2530 E. Workman Avenue](#)

Registration can only be made online beginning April 1 and ends April 12 at 5pm. Please visit our [website](#) for more information.

Dividend Updates

Dividends were announced for the 1st Quarter, the period of January 1 to March 31, 2024.

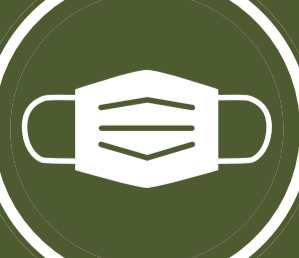
Dividends were posted to your account on April 1, 2024. Rates are subject to change without notice.

♦ 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	0.050% APY
♦ SuperSavers Account: \$500 and above	0.050% APY
Above Plus Direct Checking Account	0.100% APY*
Above Plus Direct Deposit or Payroll Deduction	0.150% APY*
Above Plus 1 eligible elective	0.150% APY*
Above Plus 2 eligible electives	0.200% APY*
Above Plus 3 eligible electives	0.250% APY*

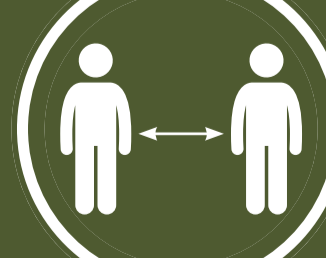
APY=Annual Percentage Yield. Regulations prohibit paying dividends in excess of available earnings. All rates are correct at time of publication. Rates are subject to change without notice. A minimum opening deposit is required. The Board of Directors declares dividends on a quarterly basis. *Based on 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.