

FIRST EDITION

FALL 2013 • A Semi-Annual Member Publication



6 Smart Moves to **BOOST** Your Credit Score

If you think your credit score doesn't matter too much to you because you're not planning on getting a mortgage or applying for a credit card anytime soon, think again. Credit scores affect more aspects of our lives than you may realize and that's why it's important to keep your score as high as possible. Paying your bills on time and staying well below your credit limits are the best ways to build and maintain good credit. Together they account for more than half of your overall credit score. Here are six ways you can manage and boost your credit score.

1. Fix clerical errors. Check your credit reports and correct errors. Of course, you want to make sure that everything is being accurately reported, from your current address to your closed accounts. But you also want to check the details about what is being reported about your current accounts. For example, it can make a big difference to your score if your credit limit for a card is understated. Imagine that you owe \$5,000 and your limit is \$15,000. That means you owe 33 percent of your limit. If your credit limit is incorrectly listed as \$8,000, though, it will look like you've borrowed 63 percent of your limit.

2. Get credit where it's due. When you fix errors or take actions that should boost your score, make sure that all three of the main credit-reporting agencies (Equifax, Experian, and TransUnion) know about it. By law, you can get a free copy of your credit report from each of them once a year – do so, from FTC.gov in order to spot errors and find other score-boosting opportunities.

3. Ask nicely for a favor. One thing few people think of is simply asking for what you want. In order to help you pay down your debt more quickly, you might ask your lender to lower your interest rate. If the lender refuses, see if you can find a lower-rate card and transfer your balance. If you've got one or two glaring late payments on your credit record, you might ask your lender if they could be erased, in what's called a "goodwill deletion." And if you're dealing with a collections agency over some debt, see whether they'll delete it from your record if you pay it off. That can be well worth it.

4. Don't delete your history. If you're planning on closing some of your accounts, think twice. It's often a sensible thing to do to simplify your financial life, but closing an account can

actually ding your credit score. One reason is that it actually reduces your available credit. Oddly enough, a host of seemingly sensible moves can hurt you – such as using just one card for most of your charges. Even if you prefer using a newer card, keep older accounts open and use them occasionally to keep them active. Over time, that will give you a longer history and help improve that part of the credit score calculation.

5. Don't rush to build your record. Opening multiple accounts in a short period of time may boost your available credit, but it sends the wrong message to potential creditors, as it makes you look desperate to get credit from any available source.

6. Prevent bad marks from being added to your report. Here's a valuable tip



for anyone selling a home for less than they owe on it: What you're looking at is called a short sale, and if you end up owing many thousands of dollars to your mortgage lender, you might want to get it in writing before the sale closes that the debt won't go on your record. Ending up with a big balance owed can be a black mark on your record, reportedly as costly as a foreclosure. If a high credit score is important to you – and for most of us it should be – always consider how your financial actions will affect your score. For more information on credit scores, be sure to look at this guide from myFICO.com, which is the consumer division of the company that is responsible for the popular FICO credit score.

Contributing Source: <http://www.dailyfinance.com/2013/04/08/how-to-boost-your-credit-score/#slide=5793242>

At Anytime

First Financial is happy to introduce our newest partnership with **Jersey Shore At Anytime™** - connecting communities with their merchants and local organizations, at anytime, from anywhere, and on any internet-connected device. Consumers are able to shop wherever and whenever they want, while merchants are able to highlight and promote their products and services how they choose. Jersey Shore At Anytime™ is

the first in a national rollout of community-focused wallets which promote the businesses and groups that make up the heart of a community, while leveling the playing field with big box stores and national chains.

The wide adoption of mobile apps and targeted marketing from national chains like Walmart, the Gap, Starbucks, and Chipotle are increasingly forcing our favorite stores out of business. Jersey Shore At Anytime™ places these stores, and even community event calendars, on whatever internet-connected device you have, whether it's a smartphone, tablet, or computer. At Anytime comes to merchants with **No Upfront Costs**; the program only receives a commission on completed sales. The commission even covers the payment processor fees, in-store collateral, and on-going sales support. So rest assured, Jersey Shore At Anytime™ isn't happy unless you're seeing higher foot traffic. Plus, because First Financial is the official financial sponsor of Jersey Shore At Anytime™, merchants who bank with First Financial receive a discount on the transaction fees and additional promotion through First Financial's packages! To learn more, please visit <http://atanyti.me/>.

Seminar Schedule

10/17: Facebook Advertising & Promotions for Business with Deborah Smith, 8:30am Wall Office, \$10 to Attend

10/23: Easy Steps to Organize Your Finances, 6:00pm Neptune Branch, Free to Attend

11/5: Dr. Proodian's Healthcare Costs & Why Wellness is Essential, 8:30am Wall Office, Free to Attend

11/7: SCORE's How to Successfully Promote Your Business, 8:30am Wall Office, Free to Attend

11/13: Credit Management, 6:00pm Toms River Branch, Free to Attend

Visit First Financial's event calendar and register for seminars online by scanning the QR code with your smart phone.





This year our focus was placed on our members' personal and financial identity, which unfortunately is often bypassed. These efforts led to the rollout of our new ID Theft Protection products in the spring. Keeping your important papers secure, shredding documents with sensitive information before you put them in the trash, and limiting the personal information you carry with you are among the ways you can protect your identity, but we wanted to provide ways for you to protect yourself without having to worry. With our new ID Theft Protection products, a professional Recovery Advocate will do the work on your behalf, based on a plan that you approve. This newsletter will explain the benefits you'll earn once enrolled in our ID Theft Protection, so keep reading further to learn more.



So far we've had an exciting year at First Financial – we introduced a new partnership with Liberty Mutual Insurance, where members can receive exclusive discounts on home and auto insurance. We also added a free auto loan calculator, AutoCalcubot, linked through our Facebook page and our newest addition is Jersey Shore At Anytime™, an online "virtual wallet" to use at many of your favorite Jersey Shore merchants that can be accessed through any internet-capable device.

As we "fall" into the last quarter of 2013, we are in the midst of planning many new and exciting things for the upcoming year. Stay tuned for some great new benefits that will be available to you as a member of First Financial!

Sincerely,

Issa Stephan, CCUE
President/CEO



AUTOCALCUBOT

Free Auto Loan Calculator

Found your dream car but unsure if you can afford the monthly payments? Looking for great rates on auto loans but can't seem to find the right financial institution?



You've come to the right place, because with the [Auto Calcubot Loan Calculator](#) app on our Facebook page, you can enter a vehicle price, down payment, and term and the calculator will provide you with a sample corresponding First Financial auto loan rate. Then with just one click, voilà, your monthly payments are calculated for you and the best part is you can save your results, get advice from family and friends, apply for an auto loan online or set up alerts to see when our auto loan rates change! The application runs through Facebook, however you do not need to be logged in or even have a Facebook account to use the calculator.

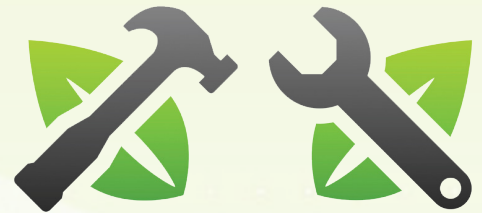
So go ahead and try it out by scanning the QR code – we'll bet you'll be surprised how easy and cool the Calcubot app is!



Give Your Home a green Face-Lift

Are you ready for a change and looking to give your home a face-lift? Choose earth-friendly materials and products that double as safety precautions and save you money!

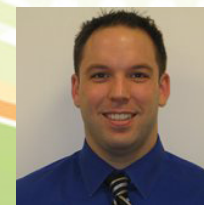
- 1. Cotton fiber insulation:** Made from recycled blue-jean scraps; soft and safe to handle; 100% recyclable. Safety perks: Treated to resist fire; no formaldehyde or other chemical irritants; no itch.
- 2. Natural linoleum:** Long lasting and recyclable; no glue required for click-in-place installation. Safety perks: Asthma and allergy-friendly; dry-dusting prevents allergen accumulation.
- 3. Cool metal roofing:** Saves up to 40% on cooling energy costs; lasts two to three times longer than conventional shingles. Safety perks: Resistant to hail, wind and fire.
- 4. Energy-efficient windows:** Reduce heat loss and cooling costs. Energy Star windows lower energy bills 7-24%. Safety perks: Laminated glass reduces outside noise and stays in place if broken.



5. Mold-resistant wallboard: Gypsum wallboard with a moisture-resistant core reduces risk of mold and avoids wasteful replacement. Safety perks: Helps keep indoor air quality healthy.

For more green remodel info:

- www.buildinggreen.com
- www.greenerchoices.org
- www.regreenprogram.org



For more information and to see how Liberty Mutual Insurance can help you save, contact our Liberty Mutual representative Dan Ressegio, or visit www.firsffcu.com for additional details.

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Freehold, NJ 07728
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Article Source: Liberty Mutual Insurance
*First Financial Federal Credit Union Client #38361

5 WAYS CONSUMERS CAN PROTECT THEMSELVES IN 5 MINUTES



Most consumer protection tips tend to be reactive – telling you how to spot a scam email, for instance, or respond to a collections call. But there are also certain proactive steps you can take right now to head off fraud and identity theft before it even takes place.

Here are five actions you can take to protect yourself as a consumer, all of which should take less than five minutes to complete.

1. Turn on Two-Step Verification on Your Email. Fortunately, email providers like Gmail now offer what's known as two-step verification. Enabling this feature means that if someone tries to access your email account from a different computer than you usually use, they'll need more than just your password – they'll also need a second one-time password that's sent to your mobile phone. So unless the hacker has also gotten a hold of your phone, they'll be unable to get into your account.

2. Get on the Do-Not-Call List. If you're being harassed by a telemarketer, you can always block the call. But let's be honest: You probably don't want to hear from any telemarketers, ever, so you might as well exercise your right to block them forever. You can register in less than a minute at DoNotCall.gov or by calling (888) 382-1222.

3. Get a Free Credit Report. According to the FTC, 42 million U.S. consumers have errors on their credit reports they don't know about. Those errors can lower your score, reduce your eligibility for loans and credit cards, and cost you a good chunk of change on a home loan. You can't get rid of those errors until you

know about them. Fortunately, you're entitled to one free credit report every year from each of the major consumer credit reporting agencies (Equifax, Experian and TransUnion). You can get that free credit report at AnnualCreditReport.com.

Are you aware of our latest ID Theft Protection Services? First Financial's latest ID Theft Protection products can easily be set up, there are options for setting up a credit score tracker, as well as a virtual vault to store your important documents and passwords online, and should an ID Theft incident occur – you've got an advocate on your side assisting you every step of the way. Ask us how to get started today!*

4. Set Up Alerts on Your Bank Account. If there's a fraudulent charge on your bank account or credit card, you have 60 days to spot it and report it. As such, simply looking at your bank and credit card statements every month should still give you enough time to successfully dispute bogus charges and get your money back. Financial institutions and credit card issuers have safeguards in place to spot truly unusual activity – a \$2,000 shopping spree, for instance, or a sudden charge halfway across the world. But setting up custom alerts allows you to use your knowledge of your own spending habits to provide an extra layer of protection. The alerts take just a few minutes to locate on your online banking site and set up.

If you have questions about setting up alerts on your accounts within First Financial's Online Banking, please give us a call to help walk you through the steps at 866.750.0100.

5. Set Up a Google Alert for Your Name. Credit monitoring and bank alerts can help secure you against threats to your finances. But what about threats to your reputation? Rather than Googling yourself every day looking for any incorrect (or incriminating) information about you, just take 30 seconds to set up a Google alert. Then, any time your name pops up on a blog, news site or other search result, you can get an email. If you find information about yourself that you'd rather not have floating around the Web, Google provides a basic primer on getting it removed. As such, one final five-minute task we'd recommend is to manage your privacy settings on Facebook and any other social network where you have a profile.

**Identity Theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

Article Source: <http://www.dailyfinance.com/2013/03/06/consumer-protection-week-tips-advice/>



Have You Enrolled in our ID Theft Protection?



Identity Theft is the fastest growing crime in the United States. It can happen to anyone, anywhere – regardless of how careful you are, your age, income, or where you live.

With Fully Managed Identity Recovery services from First Financial, you don't need to worry. A professional Recovery Advocate will do the work on your behalf, based on a plan that you approve. Should you experience an Identity Theft incident, your Recovery Advocate will stick with you all along the way – and will be there for you until your good name is restored.

Our ID Theft Protection options may include some of the following services, based on the package you choose to enroll in:

- **Lost Document Replacement:** Includes replacing important documents that are lost, stolen or destroyed as a result of an Identity Theft event.
- **Three-Generation (3G) Family Benefit:** Then a covered account holder's identity theft affects family members, the benefits are extended to family members, including a spouse or domestic partner, dependents under the age of 25 with the same permanent address, and parents living with the account holder or in elder care.
- **Score Tracker:** Synthesizes the credit score from the three major credit reporting bureaus and reflects a historical perspective in a monthly trend report.
- **Credit Bureau Monitoring:** Monitors your Experian credit report continuously for new or suspicious activity.

To enroll in our ID Theft Protection services, stop into any First Financial branch or call 866.750.0100. Visit www.firstfinc.com under the "Learn More" dropdown, "Current Promotions and Services," you'll find additional details and information.

T.H.I.N.K First because There's Harm In Not Knowing!

Identity Theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

CONGRATULATIONS to our 2013 Erma Dorrer Literary Scholarship Recipients!

The First Financial Federal Credit Union Foundation recently awarded \$1,000 scholarships to three deserving undergraduate students. This year's winners included:

- **Kevin Rogers:** Ocean Township, Kean University (started Fall 2013)
- **Christen Corrado:** Freehold, Rowan University, School of Engineering (started Fall 2011)
- **Amanda Sayko:** Howell, Penn State Erie, The Behrend College (started Fall 2013)

Thank you to all the students who submitted an essay this year. To read more about our scholarship recipients and see their photos, visit our blog by scanning the QR code to the right or go to blog.firstffcu.com!



Wallet - Friendly Home Activities

With the cool weather slowly creeping in, here are some free or inexpensive activities you can do within the comfort of your own home with family & friends!



1. Have a wine tasting night at home and discover your favorite inexpensive wine. Simply cover a few bottles with brown paper, taste, and rate!
2. Host a cooking school for your kids or your friends - it's time to stop watching the Food Network and start cooking!
3. Game night is a great family tradition to start. For a fun twist, add silly bets like loser does the dishes!
4. Create your own Wii Family Olympics by playing a different sport each night - great for winter break.
5. PARENTS' DATE NIGHT: Cook your favorite meal together then pull out your wedding album and wedding video together and re-live your special day.

The First Financial Foundation Awards Superstorm Sandy Donations to the Jones Family



Clarence and Judith Jones of Manahawkin were the recipients of the First Financial Foundation's Superstorm Sandy member donation drive. The Jones' met First Financial President & CEO, Issa Stephan, who presented them with a \$330 check - most of which was collected from cash/change donation boxes that were placed in the credit union's five branch locations in early 2013. Thank you to everyone who donated!

Website: FIRSTFFCU.COM

Loan Connection: 866-750-0100, Option 2

To Fax Loan Application: 732-312-1530 (24-hour)

Member Service Center Phone Hours:

Monday-Friday: 8:00am - 6:00pm

Saturday: 9:00am - 1:00pm

Local Callers: 732-312-1500

Out of Area: 866-750-0100

Freehold Branch

3338 Route 9 South
Barclay Square

Neptune Branch

783 Wayside Road

Howell Branch

4817 Route 9 North
Lanes Mill Shopping Center

Toms River Branch

Corner of Routes 9 & 571

Wall Branch

1800 Route 34 North, Bldg. 3

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Thomas Campbell, CPA
Elizabeth M. White
Eva Steitz
Laurita Carr

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Elizabeth M. White, Chairperson
Jim Gammon
Catherine McLaughlin

Issa E. Stephan, CCUE, President/CEO

First Financial's Supervisory Committee has the responsibility to investigate Member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee

P.O. Box 751, Neptune, NJ 07754

- facebook.com/firstfinancialnj
- twitter.com/NJBanking
- blog.firstffcu.com
- First Financial Federal Credit Union
- pinterest.com/1stfinancialnj

HOLIDAY BRANCH CLOSINGS

Monday, October 14:

Columbus Day

Monday, November 11:

Veterans Day

Thursday, November 28:

Thanksgiving Day

Tuesday, December 24:

All Branches & Offices Close at 1pm

Wednesday, December 25:

Christmas Day

Tuesday, December 31:

All Branches & Offices Close at 1pm

Wednesday, January 1:

New Years Day



Information contained in "First Edition" is intended to summarize products and services. It is not a complete disclosure of all terms and conditions. For full details, please contact First Financial Federal Credit Union directly at 866-750-0100. All rates and terms are subject to change without notice. This Credit Union is Federally Insured by NCUA.

