

- [15FebBudgeting Seminar](#)  
[Location: Neptune Branch, Time: 6pm](#)  
  
<https://www.firstffcu.com/events.htm>
- [21Mar Homebuying Seminar](#)  
[Location: Freehold/Howell Branch, Time: 6pm](#)  
  
[\(events.htm\)](#)

## Checking Accounts Overview

First Financial Federal Credit Union offers various checking accounts to each member's different needs.

Click [here \(files/may1checkingchart2016.pdf\)](#) to view our **Checking Accounts Comparison Chart!**

### **No Glitches. No Fees.**

If you're fed up with the two-faced, glitchy, unapologetic, fee laden big banking world, switch to a financial institution that cares. We listen to you, we work for you, and we'll stop at nothing to protect your hard-earned money. **Switch to First Financial by February 10th** and receive **\$100 deposited straight into your new checking account!\*\*** At First Financial, we put you first. What are you waiting for? [Make the switch today!](#) ([free-checking.htm](#))



## Checking Accounts

Join the movement! Use the hashtag **#DitchTheGlitch** on social media to tell the world why you switched, and be sure to tag us on **Facebook, Twitter** and **Instagram**.

**[Free Checking \(free-checking.htm\)](#)** - This account is for anyone. It's free with a First Financial membership, and doesn't require any minimum balances.

**[Student Checking \(student-checking-account.htm\)](#)** - For students ages 14 to 23.

**[Fair Chance Checking \(fair-chance-checking.htm\)](#)** - If your banking history isn't perfect, this checking account can help you get re-established.

**[High Yield Checking \(high-yield-checking.htm\)](#)** - For anyone who plans to maintain at least a \$25,000 balance in their checking account.

**[First Class Checking \(first-class-checking.htm\)](#)** – For the user who plans to maintain at least a \$1,000 daily balance or Direct Deposit totaling at least \$500 per month.

**Free Senior Checking (senior-free-checking.htm)** - Perfect for those age 65 and older. Free checking with free paper statements!

**First Access Debit Card (first-access-debit-card.htm)** - Forget your old ATM card and get a First Financial Debit Card - it's safer than carrying cash!

**If you already have a First Financial Debit Card - Enroll it in Visa Purchase Alerts today!**  
**(<https://usa.visa.com/pay-with-visa/featured-technologies/purchase-alerts.html>)** You'll get an email each time your Debit Card is used over an amount you set, when your card is used outside the county, or when your card is used to make a purchase online or over the phone.

**Opening a checking account is quick and easy. Get started by giving us a call at 732.312.1500, email us at [info@firstffcu.com](mailto:info@firstffcu.com) ([email.htm?info@firstffcu.com](mailto:info@firstffcu.com)), or stop into any [branch \(locations.aspx\)](#)!**

*\*A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. All personal memberships are part of the Rewards First program and a \$5 per month non-participation fee is charged to the base savings account for memberships not meeting the minimum requirements of the program. Click [here \(rewards-first-program.htm\)](#) to view full Rewards First program details, and [here \(files/FFFCURewardsChartMay1Final.pdf\)](#) to view the Tier Level Comparison Chart. Accounts for children age 13 and under are excluded from this program.*

*\*\*\$100 deposit will be placed in the new member's checking account 30 days after opening. In order to receive the \$100 deposit, the new member must open a full relationship checking account including direct deposit, online banking, a debit card, and e-statements. The new member's account and membership must remain open for at least 6 months or the \$100 cash bonus will be deducted from the member's account at closing. If you previously had a First Financial checking account, it must be closed for at least 180 days before you may be eligible to receive the \$100 new member deposit offer. Offer valid through February 10, 2018 and cannot be in combination with any other offer. Account opening is subject to approval. Cash bonus may be considered interest reportable on IRS Form 1099-INT. Membership is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean County. A \$5 deposit in a base savings account is required to establish membership. New members will be subject to verification of their identity. All personal memberships are part of the Rewards First program and a \$5 per month non-participation fee is charged to the base savings account for memberships not meeting the minimum requirements of the program. Visit [firstffcu.com](http://firstffcu.com) to view full Rewards First program details. Accounts for children age 13 and under are excluded from this program. See credit union for full details. Federally insured by NCUA.*