



MEMBERSHIP BENEFITS

DON'T JUST BANK, **BELONG**®



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LOCAL BRANCHES



AFFORDABLE AUTO LOANS



FINANCIAL EDUCATION & RESOURCES



YOUTH ACCOUNTS



FINANCIAL WELLNESS



PERSONAL LOANS AND CREDIT CARDS



REWARDS CHECKING



IT'S AN HONOR TO SERVE THE PEOPLE WHO PUT THE **COMMUNITY** *First*

BUSINESS ACCOUNTS AND LOANS



HOME LOANS



MOBILE & ONLINE BANKING



COMMUNITY OUTREACH



SAVINGS OPTIONS



Since 1953, First Financial Federal Credit Union has been serving Baltimore area communities with a lifetime of valuable membership benefits. In addition to receiving the very best financial tools available, you will enjoy the peace of mind that we will guide you through every step along the way.

Whether you need to borrow for today or save for your tomorrow, becoming a member is the key to getting started.

SEE HOW WE PUT OUR COMMUNITY *First*.

Learn More 



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HAVE MORE FOR WHAT YOU PUT *First*

BORROW

Get the financing you need to achieve your goals

Auto Loans
Personal Loans
Student Loans
Visa® Credit Cards
Home Loans
Business Loans

BANK

Manage and grow your money easily and safely

Checking Accounts
Certificates & IRAs
Direct Deposit
Payroll Deduction
Savings & Money Market
Youth & Young Adult Accounts
Visa Debit Cards

ACCESS

Gain safe and secure access from home or on the go

Online Banking
Mobile Banking
Mobile Deposit
Digital Wallet
eAlerts
eStatements
Bill Pay

LEARN

Navigate your financial journey with resources for every step of the way

Online Education
Financial Counseling
Online Resource Centers
Tax Planning
Financial Planning
Financial Calculators



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BORROW *First*



GET THE FINANCING YOU NEED TO ACHIEVE YOUR GOALS

Obtain the financing you need to achieve your greatest aspirations. Whether you are buying a home or improving your current one, upgrading your vehicle, or consolidating debt, we can complement your goals with a loan that fits your lifestyle.

AFFORD YOUR RIDE WITH A VEHICLE LOAN

Shop for your vehicle with the peace of mind that First Financial's financing options can fit your needs and budget. If you've already financed a vehicle elsewhere, you're still in luck! You can refinance at our current low rates to lower your monthly payment.

[Learn more](#) ▶

KEEP YOUR BUDGET ON TRACK WITH A PERSONAL LOAN

First Financial offers a variety of personal loans that can help you keep up with life's many demands, while still keeping your budget on track. Whether it's a line of credit, student loan or AnyTime loan, we have the options you need.

[Learn more](#) ▶

EARN CASH BACK WITH VISA® CREDIT CARDS

A First Financial Visa® credit card offers great value and convenience, and you'll earn cash rebates on your purchases. All First Financial credit cards offer no annual fee, no balance transfer fee, cash rebates and zero liability protection.

[Learn more](#) ▶

GET A HOME LOAN WITH THE PEACE OF MIND YOU DESERVE

Whether you're in the market to purchase a home, or would like to put the equity in your current one to work for you, borrowing from First Financial will give you peace of mind for years to come.

[Learn more](#) ▶



IT'S EASY TO APPLY

[Watch a Video](#) ▶

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MANAGE AND GROW YOUR MONEY EASILY AND SAFELY

Discover the peace of mind that comes from knowing you are equipped with financial tools that will help you reach your goals.

ENJOY CONVENIENCE AND VALUE WITH A CHECKING ACCOUNT

Everyone has different needs, but convenience and value are universal. You'll find a First Financial checking account is easy to manage without the worry of a minimum balance. Earn rewards with Better Rewards Checking or have the simplicity you want with Complete Checking.

Learn more ▶

SAVE FOR THE FUTURE OR ENHANCE YOUR INVESTMENTS

Whether you're looking to enhance your investments, a way to enjoy tax-deferred growth for your retirement, or a solution that lets you make fully deductible contributions, First Financial offers options that are right for you.

Learn more ▶

REACH YOUR GOALS WITH FLEXIBLE SAVINGS OPTIONS

There's no such thing as "one size fits all" when it comes to a savings account. We offer a variety of savings accounts to help you meet your financial goals through all of life's stages. Whatever you are saving for we have an option for you.

Learn more ▶

TEACH YOUR KIDS FINANCIAL WELLNESS AT AN EARLY AGE

Piggy banks won't always make the cut – that's when we come in. First Financial offers account options for young savers and programs to promote financial well-being from an early age.

Learn more ▶

DIVIDENDS PAID TO MEMBERS

Learn More ▶



ACCESS *First*



GAIN SAFE AND SECURE ACCESS FROM HOME OR ON THE GO

In our digitally-driven era, enhanced convenience is always within reach. Experience the freedom that comes from managing your money on your schedule. View account balances, monitor transactions, pay bills and more with your device of choice.

CONNECT WITH YOUR MONEY WITH YOUR OWN ONLINE BRANCH

Our online banking service is easy to use and just a click away. Enjoy greater control in managing your accounts at a time that's convenient to you. View transactions, transfer funds, open another account, disable cards, pay bills and more.

[Learn more ▶](#)

PAY SAFELY BY PHONE USING YOUR DIGITAL WALLET

Make life easier with Digital Wallet, now available for your First Financial Visa® credit and debit card. Make quick and secure payments online or in stores with your mobile device. Your payment information is never shared with merchants or stored on your device.

[Learn more ▶](#)

MAKE DEPOSITS AND MANAGE YOUR MONEY FROM YOUR PHONE

These days, no one goes anywhere without their mobile device. Our free mobile banking app offers the utmost convenience for managing your money on the go and on your own schedule. Check balances, transfer funds, make deposits and more.

[Learn more ▶](#)

BE IN THE KNOW WITH eALERTS

eAlerts are free email or text message alerts that notify you when certain activity occurs on your account. These are excellent tools for monitoring account activity while on the go whether it's automatic transfers, balance alerts, loan payments and more.

[Learn more ▶](#)

MAKE A MOBILE DEPOSIT

[Watch a Video ▶](#)



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LEARN *First*



NAVIGATE YOUR FINANCIAL JOURNEY WITH RESOURCES FOR EVERY STEP OF THE WAY

Navigating your financial journey can be challenging at times, but rest assured you don't have to do it alone. We offer a variety of resources that can simplify everyday money matters and boost your confidence in your financial future.

LEARN FINANCIAL TOPICS WITH INTERACTIVE COURSES

First Financial education programs are designed to help you better manage your money. They include a series of short interactive learning modules on key financial topics such as budgeting, investing, home ownership, retirement planning & more!

[Learn more](#) ►

HELP KIDS LEARN FINANCIAL LITERACY THROUGH "IT'S A MONEY THING" VIDEOS

First Financial Federal Credit Union is proud to offer this awesome series of financial education videos designed to help kids learn about money. Through fun, cartoon style videos kids can learn about identity theft, budgeting, buying a car and more.

[Learn more](#) ►

GET PERSONALIZED EDUCATION AND COUNSELING FOR YOUR PATH

First Financial has teamed up with GreenPath, a financial education and counseling program, to bring you free access to money management and financial education services. Ranging from a proactive savings plan to saving a home from foreclosure, confidential advice is only a phone call away.

[Learn more](#) ►

PLAN FOR A SECURE FUTURE WITH FINANCIAL PLANNING SERVICES

Financial Dimensions, Inc., a wholly owned subsidiary of First Financial, offers financial planning services ranging from planning and evaluation of a specific financial need to a full financial plan. Whether it's retirement, investments, or estate planning, Financial Dimensions can help.*

[Learn more](#) ►

TAKE AN ONLINE CLASS

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DON'T JUST BANK, BELONG[®]

It's easy to join! It only takes a few minutes to complete an online membership application.
Why wait? Join today to begin enjoying the many benefits of belonging to First Financial.

Join Now! 



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EQUAL HOUSING
LENDER