

*Pay Less.  
Drive More.*

Auto loan rates as low as

**5.49% APR\***

for 60 months.



Apply Now

Are you looking to purchase, refinance, or rent a new or used auto? We have the resources you need to make that final decision.

For details, please visit  
[www.firstfinancial.org/  
resources/auto-resource-center](http://www.firstfinancial.org/resources/auto-resource-center).



\*Annual Percentage Rate (APR) based on product, creditworthiness, loan amount, loan to value, and term. For example, the total amount paid on a First Financial auto loan of \$10,000 with a 60 month repayment period, payments of \$19.10 per \$1,000 borrowed and based on an APR of 5.49%, would be \$11,459.62. Borrower will make 60 monthly payments of \$191.00. All loans subject to credit approval. Other terms and conditions may apply. Amounts may vary. Motorcycles excluded. Currently not processing lease buyouts or private party transactions. Rates good as of 4/1/24.

## \$162,000 in Scholarships *Awarded!*

First Financial has awarded \$3,000 scholarships to 54 participating high school senior members this year! Participating high schools included Baltimore, Carroll, Somerset, and Worcester County Public Schools, as well as the private schools that we serve. Additional scholarships were made available to existing student members who attended schools outside of our field of membership. Congratulations to our scholarship recipients! For more details or to see a list of the recipients, visit [www.firstfinancial.org](http://www.firstfinancial.org). First Financial has awarded \$2.5 Million in scholarships since 1998!



*Pay Less. Live More.*

**Save and Earn with a First Financial Visa® Credit Card**

Ready to earn premium rewards and make it easier to reduce your debt? Enjoy no balance transfer fee when you transfer your credit card to a First Financial Visa® Credit Card. Plus, you can reward yourself every day with unlimited cashback on purchases.

### Cashback Rewards Visa Signature Credit Card

- Credit limits up to \$35,000
- 1.5% to 2%\* cashback on purchases
- Special cardholder perks include Norton LifeLock Protection, car rental discounts and shopping deals!

### Traditional Rewards Visa Credit Card

- Credit limits up to \$15,000
- 1% cashback on purchases
- Exclusive cardholder deals on food, shopping, hotels and more!

Questions about our Visa Credit Cards? We're here to help! Give us a call or apply online!

\*A cash rebate of 2% is contingent upon opening and maintaining Better Rewards Checking, otherwise, purchases earn a 1.5% cash rebate. See requirements for Better Rewards Checking.



[www.firstfinancial.org](http://www.firstfinancial.org)

410-321-6060 | 1-800-903-3328



# Banzai!

## Preventing Identity Theft

In today's uber-connected online world, the risk of identity theft is hard to avoid. But there are ways to minimize identity theft risks and stay ahead of scammers and thieves who want your personal information.

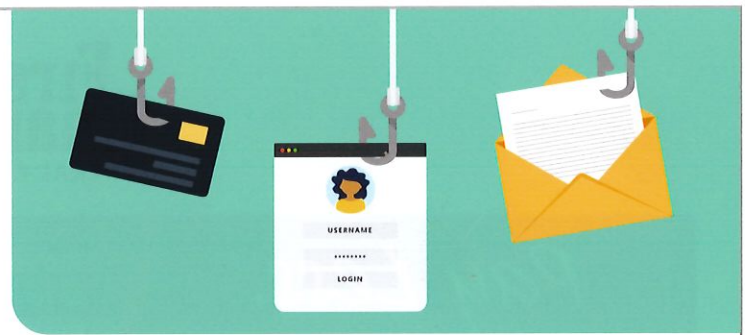
**Know the Risks** – According to the Pew Research Center, nearly 30% of Americans were impacted by at least one of three kinds of major identity theft within the previous 12 months of being surveyed. The most common was fraudulent charges on their credit or debit card (21%), while 8% had someone take over their social media or email without their permission, and 6% had someone try to open a credit card or get a loan in their name. Unfortunately, when scammers assume your identity, you may be liable for their debts and charges, or out whatever cash was spent.

**Use Credit Card Protections** to limit your cash liability. Most credit card companies have zero-liability fraud protection policies, and federal law limits cardholder liability to \$50, no matter how much was charged. To benefit from this fraud protection, you need to report changes within 30 days. Make it a habit to regularly review transactions on your statements and immediately report any unauthorized purchases or transactions. It can be a hassle to deal with these issues, even if you aren't on the hook for charges. Better to minimize the risk with identity theft best practices.

- Be cautious about giving anyone, including friends and family, your key numbers and other financial information. Even if you can trust them with this info, they may be less careful with it than you.
- Choose unique PINs. Avoid using your Social Security number, birthdate, or variations that are easy to guess.
- Don't keep your PIN written down in your wallet.
- Keep a list of your relevant account numbers in a secure place. Include details on how to cancel or suspend cards if you lose them or suspect fraudulent activity.
- Tear up or shred receipts and bills before you throw them away.

**Disclaimer:** While we hope you find this content useful, it is only intended to serve as a starting point. Your next step is to speak with a qualified, licensed professional who can provide advice tailored to your individual circumstances. Nothing in this article, nor in any associated resources, should be construed as financial or legal advice. Furthermore, while we have made good faith efforts to ensure that the information presented was correct as of the date the content was prepared, we are unable to guarantee that it remains accurate today.

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**Look for Security Signs** – Before you shop or otherwise engage with a website, check for the lock symbol to the left of “https” in the URL to verify the website’s identity and provide an encrypted connection.

**Watch your Links** – Phishing links often imitate legitimate companies or websites to procure your personal information. Before you click any link or attachment—even those from companies or people you know and trust—check for typos, misspellings, or other red flags. It’s possible they were hacked, and the link will allow scammers to access your info or download a virus to your device. Be wary of pushy calls-to-action or limited-time offers that require your personal information. Deals that seem too good to be true often are.

**Telemarketing Traps** – Fraudulent phone calls were the second-highest contact method used in fraud reports, according to the Federal Trade Commission (FTC) Consumer Sentinel Network. (Text was no.1). This category accounted for \$203 million in money lost, with a median loss of \$1500. Telemarketing fraud impacts all ages, but it’s the top contact method for fraud reports for people ages 70-79 and 80 and older. The most common scams include business imposters, tech support scams, prizes, sweepstakes and lotteries, and government imposters. If you receive an unsolicited phone call from a company you don’t know, ask them to send you information in the mail about their products or offer. Even if the call is from a company you are familiar with or have done business with in the past, be careful about giving out personal information over the phone, including bank account information, credit card numbers, or your social security number.

**Resource for Victims** – Contact your bank or credit card company if you think your account has been compromised. Then visit [IdentityTheft.gov](https://www.identitytheft.gov) to report the theft and find out next steps