



Autumn Greetings!

Today, we celebrate **International Credit Union Day**, recognizing the people and shared values that make the global credit union movement so special. Since 1948, credit unions around the world have celebrated this day to honor the power of people helping people.

At First Financial, we're proud to be part of that tradition. For 90 years and counting, members like you have been at the heart of everything we do. Thank you for choosing First Financial and trusting us to be part of your financial journey!



LOW-COST FALL FUN

October is here, bringing plenty of opportunities to enjoy the season! Whether you're looking for a little spooky fun or planning a fall outing with family and friends, there's something for everyone. [Explore our roundup of budget-friendly autumn activities in Monmouth and Ocean counties](#) and make the most of the season.

Don't miss out on next month's happenings! [Subscribe to our blog](#) to get the latest local events and activities delivered straight to your inbox.



HELP MAKE THE HOLIDAYS BRIGHTER FOR LOCAL FAMILIES

The holiday season is just around the corner, and First Financial is proud to partner with [**Fulfill of Monmouth & Ocean**](#) and the [**Ashley Lauren Foundation**](#) to help local families in need.

Beginning Tuesday, October 13th, all First Financial [**branches**](#) will serve as collection sites for nonperishable food items and new, unopened toys and games.

Here's how you can help make a difference:

Holiday Toy Drive | Through Monday, November 30th

Help bring joy to children ages 5-17 undergoing pediatric cancer treatment - by donating new, unopened toys and games. The Ashley Lauren Foundation asks donors to avoid purchasing stuffed animals, puzzles, and any toys with scary or violent themes (*please, no toy weapons*).

Holiday Food Drive | Through Friday, December 11th

Help put food on the table for local families by donating nonperishable, unexpired food items. [**View Fulfill's list of most-needed items**](#) for ideas on what to give.

Every donation, big or small, can make a meaningful difference for our friends and neighbors this holiday season. Thank you for helping us spread kindness and support throughout our community!

[**Learn More About How You Can Help**](#)



WHEN DOES A PERSONAL LOAN MAKE SENSE?

A personal loan can offer financial flexibility when you need it most, but how do you know if it's the right choice? Whether you're planning for an upcoming large expense, consolidating debt, or preparing for the holiday season - understanding when a personal loan makes sense can help you decide.

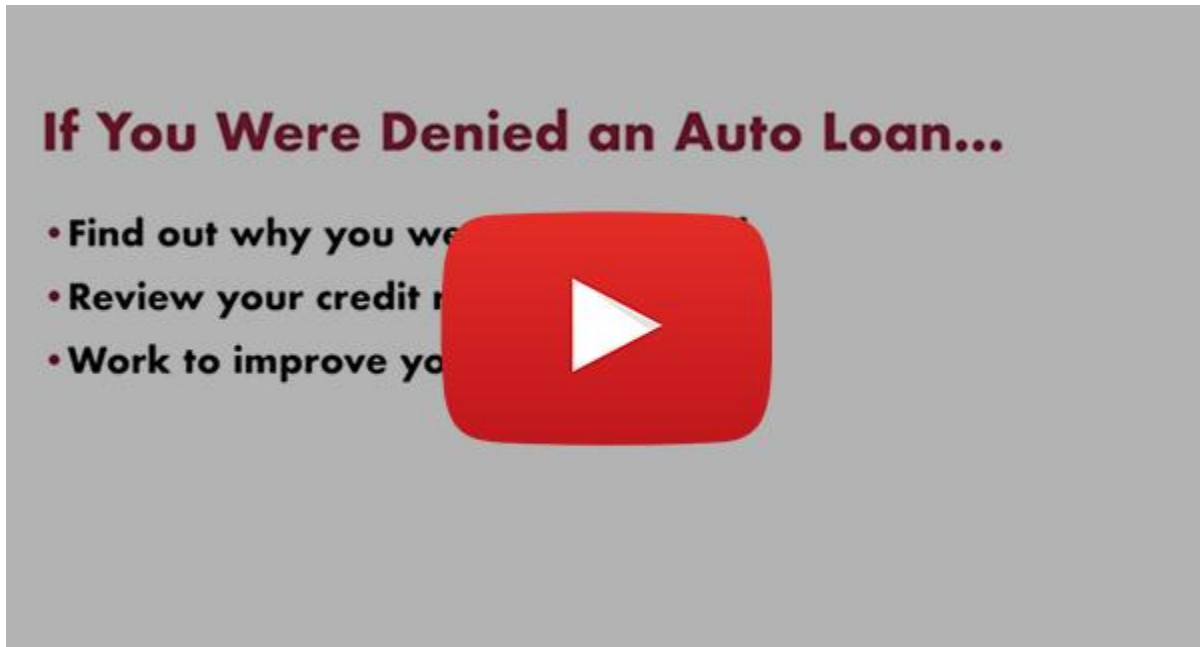
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Considering a Personal Loan?

First Financial's **Personal Loans** offer fixed rates, flexible repayment terms up to 60 months, and no prepayment penalties. Whether you're managing an unexpected expense or planning a larger purchase, a personal loan may give you the flexibility you need while keeping your monthly payments predictable.*

Apply online 24/7 or call our Loan Department at 732.312.1500, Option 4, if you have any questions.

Watch: Was Your Auto Loan Application Denied?



A denial isn't necessarily the end of your car buying journey. We have five steps to help you get approved in the future.

How to Get Back on the Road



Insurance Needs for Empty Nesters

With children out of the house, financial priorities become more focused on preparing for retirement. At this stage of life, you may very likely be at the height of your earning power and fast approaching peak savings as you lay the groundwork for retirement. During this final leg to retirement, wealth protection is critical. Keep reading to learn how to best preserve your assets as you prepare for retirement.

Continue Reading

Questions about this topic or interested in setting up a time to talk?
Contact the **[First Financial Investment & Retirement Center](#)** or **[schedule an appointment](#)** to discuss your savings and investment goals.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member **[FINRA](#)**/**[SIPC](#)**). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and First Financial Investment & Retirement Center are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using First Financial Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or First Financial Investment & Retirement Center.*

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Receiving a call, text, or email claiming you owe money can be stressful, especially when the caller demands immediate payment or threatens serious consequences if you don't comply. Debt collection scams often involve fraudsters pretending to represent legitimate collection agencies, government agencies, or lenders. Keep reading to learn the red flags to watch for and how to protect your finances.

Don't Become a Victim



JOIN US IN WALKING TO END BREAST CANCER

We're walking to support the American Cancer Society in their fight to end breast cancer in Pt. Pleasant Beach this Sunday, October 18th! You can still join the First Financial Fighters in the Making Strides Against Breast Cancer by walking alongside us or by [donating online to our team](#) or at one of our [branches](#). *Think Pink!*

Donate to the Cause

All donations go directly to the American Cancer Society and make a difference in the lives of patients, their families and friends, doctors, and researchers who are working tirelessly to help find a cure for breast cancer.



UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Sunday, October 18, 2026 – Making Strides Against Breast Cancer** in Pt. Pleasant Beach, 10am
- **Wednesday, November 11, 2026** – All locations closed in observance of Veterans Day
- **Thursday, November 26, 2026** – All locations closed in observance of Thanksgiving

Important Update: We've postponed all remaining 2026 virtual seminars and plan to reschedule them in 2027. We appreciate your understanding and look forward to sharing the updated schedule in the new year. **Stay tuned!**

Sign up for our **seminar text alerts** and receive updates about upcoming educational events. You'll even be able to register right from your mobile phone!

**If you do not receive an automated confirmation message after enrolling, please text "Yes" to (201) 808-1038*

Sign up for Seminar Text Alerts



We're Here When You Need Us

Planning a branch visit? **View our current operating hours** or call (732) 312-1500 to schedule an appointment.

You can also follow us on social media or visit our **website** for the latest updates.

Celebrating Our Members

Congratulations to Joanna from our Neptune Branch, our September **Stuff Your Wallet** \$90 gift card winner.

Already entered? Great news. You'll remain eligible for every monthly drawing through the end of 2026. Haven't entered yet? Stop by your local **branch** to complete your entry form for your chance to win.



Another **congratulations** to our **Reader Rewards Summer Reading Contest** prize recipients for 2026!

Great job by all who participated, it was another one for the books!

- \$75 Barnes & Noble Gift Card – Sienna C.
- \$50 Barnes & Noble Gift Card – Donovan S.
- \$25 Barnes & Noble Gift Card – Anna F.



Pictured above: Some of our happy 2026 Summer Reading Contest participants with their prizes!

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(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area



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Disclosures:

*APR = Annual Percentage Rate. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. Personal Loan repayment terms range from 12 to 60 months, and APRs range from 10.24% APR to 18% APR. Loan payment example: A \$2,000 Personal Loan financed at 10.24% APR for 24 months, would have a monthly payment amount of \$92.51. A First Financial Federal Credit Union membership is required to obtain a Personal Loan or Line of Credit, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.