

Business FIRST

News and Resources
from First Financial
Q3 2026



First Financial
PUTTING
PEOPLE FIRST
1936-2026



Keep Your Business Momentum Going with First Financial

The third quarter is an ideal time to review resources for the remainder of the year. Whether your business is winding down for the season, getting ready for the busy holiday period or year-end rush, or preparing for upcoming growth efforts, you'll find useful tools in this e-newsletter to help optimize your finances.

Continue Celebrating Our 90th Anniversary with Us!

Stay tuned to our [90th Anniversary webpage](#) to see upcoming anniversary promotions and giveaways as we celebrate the rest of the year.

Here are a few of the current anniversary promotions still available:

- **Lender's Credit on First Mortgages ends 9/30/26***
- **Stuff Your Wallet Monthly Gift Card Giveaway ends 12/31/26***

If you have any questions, feel free to email us at business@firstffcu.com, visit your local [branch](#), or give us a call at 732.312.1500. We're happy to assist you!

Thank you for *Thinking First!*

Sincerely,
First Financial



Every business is unique, and financing needs will change as your business grows. At First Financial, we're committed to creating customized [Business Loans](#) that support your long-term success.** You can expect customized lending solutions, local decisions made by local lenders, reasonable timelines, and as always - personalized service.

For questions or additional information, email us at business@firstffcu.com or call 732.312.1500.

Types of Business Loans Available

Are you considering different business financing options? [Read our latest article](#) comparing business loans and lines of credit to help you choose the best fit for your company's needs.



Business revenue and available cash are not the same thing. Your company may have strong sales and still struggle to cover payroll, rent, or an urgent repair. A dedicated cash reserve can help your business meet essential obligations when money comes in later than expected, or an unplanned expense arises.

How Much Should You Keep in Reserve?



STRATEGIES FOR BOOSTING YOUR COMMUNITY PRESENCE

In today's competitive landscape, successfully marketing your small business locally can make all the difference. But how do you stand out when every corner seems to have a similar offering? Let's dive into the essential tactics that can elevate your small business and make it a beloved fixture in your neighborhood.

[Learn How to Advertise Locally](#)



Business Email Compromise (BEC) occurs when criminals send an email that appears to come from a known source and makes a legitimate request, such as a vendor sending an invoice or instructions on how to send a payment. It exploits the fact that many companies rely on email to conduct professional business. Keep reading to learn how BEC scams work, common targets, and how to protect your business against it.

Protect Your Business



Growing a Business: Cash Flow, Debt, and Relationships

This podcast covers topics such as:

- How to recognize financial problems before it's too late.
- How to use debt to fund profitable growth, rather than using it to cover operational expenses or poor financial management.
- The importance of relationship building and networking for business growth.

Tune In



UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Monday, October 12** – All locations closed in observance of Columbus/Indigenous People's Day
- **Wednesday, November 11** – All locations closed in observance of Veterans Day

Never miss a virtual seminar! Sign up for our [Seminar Text Alert Program](#) 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



FIRST FINANCIAL'S CURRENT OPERATING HOURS

We're Here When You Need Us

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

You can also follow us on social media or visit our [website](https://firstffcu.com) for the latest updates.

Important Reminder: First Financial will *never* contact you via email, text, or call asking for your personal or financial information - such as your account passwords, PIN, verification codes, or card information. Contact us directly at (732) 312-1500 if you unexpectedly receive a message or call claiming to be First Financial that asks for sensitive information.

firstffcu.com
business@firstffcu.com
(732) 312-1500 | Local Callers
(866) 750-0100 | Out of Area



You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.



Disclosures:

**Full terms and conditions for all listed 90th Anniversary promotions are available on our 90th Anniversary webpage at firstffcu.com*

***A First Financial business account is required to obtain a business loan. See credit union for details. A \$5 deposit in a Base Savings Account is required to establish membership prior to opening any other account/loan.*