Fall into financial wellness!

We're excited to celebrate **International Credit Union Day** (ICU Day) this month! In honor of this annual event, we are thanking all our members who make our work possible. It is our pleasure to put our members on a path of achieving their financial dreams, and we couldn't do it without *you*.

Speaking of our wonderful members, check out our latest **membership spotlight** highlighting another one of our Freehold/Howell Branch members!

This month, there are plenty of exciting activities and events to enjoy in Monmouth & Ocean Counties. Check out our latest blog on **things to do in the area** to fully embrace the fall season! And don't forget to head over to our **blog** and subscribe by entering your email address at the top right.

Thank you for Thinking First and enjoy October - one of the most beautiful months in New Jersey!

Spend a total of $1,000 within the first 60 days on a new **First Financial Cash Plus Card** and receive 5,000 bonus uChoose Rewards points!* **uChoose Rewards** points can be redeemed for 1.5% cash back, or on retailer gift cards, merchandise, travel experiences, and **more**.

And, as of October 12th – we're doubling your rewards by offering 3% cash back on all holiday season purchases up to $3,000 through 12/23!+

Apply Today!

Not only can paying off your student loans cause a strain on your budget, but it can also prevent you from meeting your financial goals. Whether it's making extra payments or refinancing, **here are some ways to help pay off your student loans faster**.

Read More

Fall in love with your home this autumn! Our **Home Improvement Loan** is available to help you create your dream living space.** It's time to move those "wants" to the top of your to-do list!

Apply Today!

Last month was National Preparedness Month, part of FEMA's effort to raise awareness of disaster readiness. Considering the devastation Hurricane Ian recently brought forth to Southwest Florida, **here are some tips** to help keep your family safe in an emergency.

Read More

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Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

Scammers are always creating new ways to steal your money. One of the recent scams that utilizes peer-to-peer payment services is known as the "Pay Yourself Scam." The best way to avoid this scam is to know what to look for. **Continue reading** to see how it all unfolds.

Read More

Sunday, October 16 – **Join or Donate to the First Financial Fighters Making Strides Against Breast Cancer** in Pt. Pleasant Beach at 10am

Monday, October 17 – **Social Security & Your Retirement Virtual Seminar** at 6pm

Thursday, October 27 – **Understanding Medicare Virtual Seminar** at 6:30pm

Tuesday, November 1 – **The Return of Conservative Investing Virtual Seminar** at 6pm

Thursday, November 10 – **Income for Life Virtual Seminar** at 6pm

Friday, November 11 – All locations will be closed in observance of Veterans Day

Monday, November 14 – **Transitions to Retirement Virtual Seminar** at 6pm

Our lobby and drive thru locations continue to remain open with extended hours of operation. View our **current operating hours** on our website. To set up an appointment at your local branch, call (732) 312-1500.

Be sure to also check our **website**, social media channels, and **COVID-19 page** for the latest updates on our hours of operation.

firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Your First Financial Visa® Cash Plus Credit Card will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1.5% cash back based upon eligible purchases each* *quarter. uChoose Rewards is a registered trademark of Fiserv Inc. Login to uChoose Rewards through Online Banking, by clicking on your Cash Plus Credit Card account to view current offers.*

+All Cash Plus Card purchases made between 10/12/22 and 12/23/22 will automatically earn 3% cash back for eligible purchases up to $3,000.

***Available on primary residence only. A First Financial membership is required to obtain a Home Improvement Loan and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth of Ocean Counties. See credit union for details. Rate will vary based off of applicant's credit rating. Not all applicants who apply will be approved, subject to underwriting guidelines and credit approval. Lien position and appraisal valuation may affect the maximum loan amount. Not all applicants will qualify for maximum Loan to Value (LTV) ratio. It will be based off of creditworthiness, property type, occupancy, lien position, and loan amount. Rates will be affected by LTV or combined LTV if there is another lien on the property. Loan amounts over $7,500.00 will be required to give First Financial FCU a security interest in their property. Rates will vary based off of lien position and whether the loan is mortgage secured or unsecured. For mortgage secured Home Improvement loans First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and are required to be paid back by member to FFFCU.*

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