Finish Summer Strong with First Financial

As summer draws to a close, it's the perfect time to explore resources for planning upcoming adventures. Whether you're finishing a home renovation, getting ready for a new school year, or working on improving your financial habits, you'll find helpful tools to optimize your finances — and we're here to support you!

Looking to make the most of the last full month of summer? We've gathered a list of fun, family-friendly **events happening all around Monmouth and Ocean Counties this August**.

Want to be the first to know what's coming next month? Subscribe to our **blog** and get it delivered directly to your inbox for your convenience!

Do you know a young reader who would love to earn rewards for their summer reading? Tell them about our **Summer Reading Contest**!

There are only a few weeks left - now through September 7th, First Financial kids' accounts can earn $1 for each book they read up to 10 books, plus the chance to win additional grand prizes (Barnes & Noble gift cards, Yeti tumblers, and a First Financial puzzle).*

Submit a Book

Don't have a First Step Kids Savings Account yet? Get started to earn rewards before summer ends! Open an account this summer, and your child can participate in Reader Rewards while receiving **up to $25 in matched savings**, a First Financial piggy bank, and a First Step Savings Passbook. Visit your local **branch** to open an account today.**

You don't have to shell out a lot of money to give your home a seasonal refresh this summer. We've gathered a list of three budget-friendly DIY summer decorations that are sure to tap into your creativity and brighten your living space affordably.

Get Decorating!

Where Will Your Retirement Money Come From?

What workers anticipate in terms of retirement income sources may differ considerably from what retirees actually experience. For many people, retirement income may come from a variety of sources. Here's a quick review of the six main sources.

Continue Reading

Have questions about planning for your family's financial future? 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.*

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

Stop Check Fraud Before It Starts

Check fraud happens when someone uses a check illegally to steal money or gain access to personal and financial information. While it may sound like an old problem, it's one of the fastest-growing types of financial fraud today. Understanding what check fraud is and why it's increasing can help you protect your money and avoid becoming a victim.

Keep Reading

UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Wednesday, August 26, 2026 - Transitions to Retirement Virtual Seminar**, 6pm

- **Monday, September 7, 2026 -** All locations will be closed in observance of Labor Day
- **Wednesday, September 16, 2026 - Rollover Planning Virtual Seminar, 6pm**

Never miss a virtual seminar! 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 **online** 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.

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.

Celebrating Our Members & Our 90th Anniversary

Congratulations to Ava and Lisa from our Neptune Branch, our latest 90th Anniversary Raffle for Your Rate grand prize and runner-up winners. Thank you for being valued First Financial members!

Congratulations to Brian from our Howell Branch, our July **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.

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(866) 750-0100 | Out of Area

First Financial
FEDERAL CREDIT UNION

Disclosures:

**From 7/6 — 9/7/2026, First Financial kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and a First Financial Savings Account are required to participate. Participants will earn $1 per book read, up to 10 books. Each book requires a separate entry form completed online using our electronic entry form. Only completely filled-out entry forms will be eligible for Reader Rewards. Participants will earn 1 entry per book read in our grand prize drawing at the end of the contest period. If the parent/guardian prefers, Reader Rewards can be electronically deposited into the child's First Financial Savings Account when the Marketing Department receives and reviews confirmation emails for each book read (up to 10 books) upon completion of a digital entry form. Reader Rewards can also be redeemed in person at any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or in print. All prize winners will be drawn at random on or about 9/18/2026 and will be contacted by the First Financial Marketing Department.*

***Must open a new First Step account to receive a piggy bank and passbook, and to qualify for an initial account-opening savings match up to $25. The credit union reserves the right to change or cancel this offer at any time. A First Step Kids account is available to anyone under 18 who lives, works, worships, volunteers, or attends school in Monmouth or Ocean County. See credit union for details. A $5 deposit in a base savings account is required for credit union membership prior to opening any other account. A parent or guardian must bring both the child's birth certificate and Social Security card when opening a First Step Kids Account at any branch location. The parent or guardian will be a joint owner and must also bring their identification.*