



eNews & Important Member Alerts

Holiday Greetings!

In the spirit of the season, I want to extend a heartfelt thank you to our members – for placing your confidence in us, welcoming us to share in your goals and milestones, and inviting us to support you on your journeys to financial wellness.

We hope you find moments to pause and enjoy the beauty of the season, reflect on the progress you have made toward the goals you set out to achieve this year, and celebrate your victories – no matter how big or small. We encourage you to approach the upcoming year with optimism and welcome the opportunities a new year often brings.

On behalf of myself, our Board of Directors, and staff, we wish you and your loved ones a joyous, healthy, and memorable holiday season. We look forward to serving you with the same dedication, integrity, and care in the new year.

As always, thank you for Thinking First – God Bless!

Sincerely,

A handwritten signature in black ink, appearing to read 'Issa Stephan', with a stylized flourish at the end.

Issa Stephan, CCUE, President & CEO

Congratulations



to our Summer Reading Contest
2025 prize recipients!



Great job by all who participated in this year's Summer Reading Contest – it was one for the books!

Congratulations to our contest prize recipients:

- \$75 Amazon Gift Card – Layla F.
- \$50 Amazon Gift Card – Paxton F.
- \$25 Amazon Gift Card – Zariyah A.
- Backpacks Filled with School Supplies – Anna F., Declan F., and Dawn K.



Extended Terms on Used Auto Loans

Our **Used Auto Loans** (model years 2021 and newer), now come with the option of an extended term up to 84 months!* That means it's the perfect time for a new ride or lower monthly payments. Our Auto Loans also have quick 24-hour approval decisions.

[Apply Today](#)



Family Friendly Holiday Activities on a Budget

From decking the halls and shopping for everyone on your nice list, to joining in on festive activities that spread joy – the holiday season can quickly become the most expensive time of the year. Luckily, making the holidays feel magical for your family doesn't have to come with a big price tag. Check out these low cost, family-friendly activities that are guaranteed to get the whole family in the holiday spirit.

[Continue Reading](#)



Balancing Life in the Sandwich Generation

Are you a middle-aged adult juggling raising children and providing care for an aging parent? If so, you're not alone. Welcome to the "sandwich generation," a growing group of people supporting both their children and elderly parents at the same time.

While caring for others can be rewarding, the day-to-day demands of supporting multiple generations can take a financial, emotional, and physical toll on sandwiched caregivers. But with some planning and support, you may be able to achieve a workable balance.

Keep Reading

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Secret Santa Turned Scam: What to Know About the Secret Sister Gift Exchange

The holidays are a time for generosity, connection, and giving back - which is exactly why scammers ramp up their activity this time of year. One scheme that resurfaces every holiday season seems to be the "Secret Sister" gift exchange scam, often disguised as a Secret Santa-style tradition on social media.

Keep reading to learn how the scam works, what to watch out for, and how to protect yourself and your family.

Don't Get Scammed



UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Wednesday, December 24 – All locations will close at 12:30pm for Christmas Eve

Thursday, December 25 – All locations will be closed in observance of Christmas Day

Wednesday, December 31 – All locations will close at 12:30pm for New Year's Eve

Thursday, January 1, 2026 – All locations will be closed in observance of New Year's Day

Monday, January 19, 2026 – All locations will be closed in observance of Martin Luther King, Jr.

Monday, February 16, 2026 - All locations will be closed in observance of Presidents' Day

Sign up for our new [seminar text alert program](#) - we'll send you updates on future seminars and you can register right from your mobile phone!

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



FIRST FINANCIAL'S CURRENT OPERATING HOURS

View our [current operating hours](#) on our website. To set up an appointment at your local branch, please call [732.312.1500](tel:732.312.1500).

Be sure to check out our [website](#) and social media channels for the latest updates on our hours of operation.

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