
## Greetings!

This time of year often brings a change of pace, and new opportunities and financial goals along with it. Whether you're planning a vacation, tackling home improvement projects, or enjoying the sunnier days with family and friends – First Financial is here to make sure your workplace has the resources to meet your financial goals, no matter the season.

**Continue Celebrating Our 90th Anniversary with Us!**

It's our 90th Anniversary, but our members get the gifts! Stay tuned to our **90th Anniversary webpage** to view upcoming promotions and giveaways to help us celebrate all year long.

Here's a peak at the current promotions we have running:

- **0.90% APR off Your Approved Auto Loan Rate** *ends 7/3/26**
- **Lender's Credit on First Mortgages** *ends 9/30/26***
- **$90 Tell a Friend and Refer a Ride Referrals** *ends 12/31/26***
- **Stuff Your Wallet Monthly Gift Card Giveaway** *ends 12/31/26***

If your organization is hosting an in-person or virtual event, we'd love the opportunity to participate or send educational materials. To learn more, contact Business Development at **business@firstffcu.com**.

We also encourage you to share this newsletter with your employees, too. As part of your workplace **partnership with the credit union**, they have access to exclusive credit union benefits, financial resources, and personalized guidance to reach their goals.

Thank you for your partnership. We'll see you in the next edition of the Ambassador Courier!

Sincerely,

The Business Development Department at First Financial

---


## Community Spotlight

Over the last few months, we've connected with our Community Partners both inside and outside the workplace, meeting employees where they are and sharing the benefits available through credit union membership. Here's a snippet of where our travels have taken us!

In February, we braved the winter weather to attend a snowy **Manchester Township Education Association Member Benefits Fair**. Alongside the **First Financial Investment & Retirement Center**, we shared the ways we can assist educators with their financial goals during their years in the classroom and beyond.

March brought our first-ever three-day site visit series with **Ocean County Utilities Authority**. Visiting all three divisions allowed us to meet employees across the organization and spread the word about the benefits available through First Financial.

During April's Financial Literacy Month, we partnered with **CentraState** to provide employees with financial education and resources. In May, we built on that momentum by hosting a **LIFE Fair** for the cosmetology and HVAC/plumbing students within the **Monmouth County Vocational School District**. We also participated in the **Monmouth County Education Association** Member Benefits Fair and connected with even more educators in our community.

## Interested in us visiting your organization?

Connect with **Samantha** today to learn how we can bring financial wellness resources directly to your employees.

---


***Ready for a new ride?*** Hit the road with our special 90th Anniversary Auto Loan **rate**! Through July 3rd, get 0.90% APR off your approved **Auto Loan** rate on vehicles with model years 2022 and newer (less than 75,000 miles), and a term of 60 months.

**That means rates as low as 4.09% APR for a limited time!****

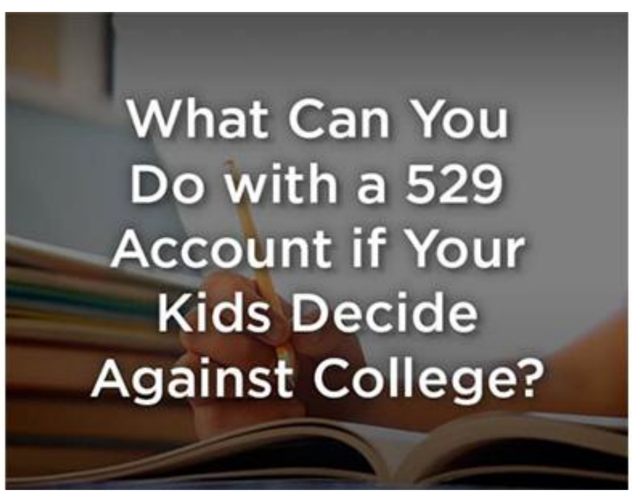
**Apply Now**


When it comes to credit scores, there's a lot of misinformation floating around. It's common to worry that one wrong financial move will instantly damage your credit, but the reality is that not every action affects your score the way you might think. Here are some things that surprisingly don't hurt your credit score.

**Continue Reading**

---

## What Can You Do With a 529 Account if Your Kids Decide Against College?



As a parent or grandparent, you may have diligently saved money in a 529 account to help fund your child's or grandchild's college education. But what happens if they decide college isn't the right path for them? It's a valid question that many families are facing as more people choose alternatives to traditional four-year colleges.

**Keep Reading**




Online banking makes managing your finances easier than ever, but it has also created new opportunities for scammers. Account takeover fraud, a fast-growing cybercrime - occurs when a criminal gains unauthorized access to your financial accounts, changes your login credentials, and uses them to steal your money or sensitive information. Keep reading to learn practical steps you can take to help protect yourself.

**Continue Reading**

---

## UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Saturday, July 4 –** All locations will be closed in observance of Independence Day
- **Wednesday, July 15 – Social Security and Your Retirement Virtual Seminar,** 6pm
- **Wednesday, August 5** – **Understanding Medicare Virtual Seminar**, 6pm
- **Wednesday, August 26** – **Transitions to Retirement Virtual Seminar**, 6pm
- **Monday, September 7 –** All locations will be closed in observance of Labor Day
- **Wednesday, September 16** – **Rollover Planning Virtual Seminar**, 6pm

Sign up for our **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


View our current operating hours on our **website**. To set up an appointment at your local branch, please call 732.312.1500.

Be sure to **check our website** and social media channels for the latest updates on our hours of operation.

---

**Samantha Colella**
**Business Development Representative**
**(732) 312-1421**
**scolella@firstffcu.com**

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

First Financial
FEDERAL CREDIT UNION

---

**DISCLOSURES**:

**_*APR = Annual Percentage Rate. Promotional period is May 1, 2026 through July 3, 2026. A First Financial membership is required to obtain an auto loan. A $5 deposit in a base savings account is required for credit union membership prior to opening any account/loan and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Subject to credit approval. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for refinance or rate reduction. Minimum loan amount is $10k. Not available in combination with any other offer. Not valid on indirect auto loans. 0.90% auto loan rate reduction is available on terms of 60 months only, model years 2022 and newer with less than 75,000 miles, and applicant must have a FICO score of at least 600. Additional terms and conditions may apply, see credit union for details. This offer cannot be combined with the community partner employee Auto Loan rate discount of 0.25% APR._**

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