



Happy September!

We hope all of our student and educator members are having a wonderful new school year!

As many of you probably know, September is one of the best kept secrets in our area. Be sure to check out these local summer [**budget-friendly activities**](#) in Monmouth & Ocean Counties this month. And don't forget to head over to our [**blog**](#) and subscribe by entering your email address at the top right, if you'd like to see this monthly list sooner.

Want to get to know the First Financial community? Check out our latest membership spotlight highlighting [**one of our Freehold/Howell Branch members!**](#)



Thank you for Thinking First, and enjoy the beautiful weather and start of autumn next week!



Still purchasing back-to-school necessities this month? When you use your **First Financial Cash Plus Credit Card**, you'll automatically get either 3% cash back or double rewards points (3 points per \$1 spent) through 9/30!*

Login to your [uChoose Rewards](#) account and start redeeming today. Not registered for uChoose Rewards? When you [enroll](#), you'll get an additional 1,500 bonus points!

[Apply Today!](#)



Between the COVID-19 pandemic and inflation, school supply prices have continued to be on the rise. This means families need to be a bit savvier and budget for back-to-school shopping this year. [Here's how you can save money and spend less on school essentials.](#)

[Read More](#)



When you use your First Financial Visa Credit Card between 9/1 and 10/31/22, you'll automatically get entered to win 2 round trip tickets, flight, and hotel accommodations to the February 2023 SuperBowl in Phoenix, Arizona!

The more you use your card during the [sweepstakes](#) period, the more chances you have to win. You'll also receive bonus points for contactless payments (mobile phone or smart watch payments).**

Don't have a [First Financial Credit Card](#)?

Apply Today!



Did you know September is **Life Insurance Awareness Month**? Throughout your life, your financial needs will change, and life insurance can help you meet some of those needs. But how much life insurance do you actually need? There are several approaches to help determine how much coverage you should have.

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It's that time of year when you are probably shopping online, looking for the best deals on school supplies and clothing for the new academic year. While you're busy shopping and trying your best to save money, be on the lookout

for scams. [Continue reading about some of the most common ones that are out there.](#)

[Read More](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, September 29 – [Transitions to Retirement Virtual Seminar](#) at 6pm

Thursday, October 6 – [How to Weather a Bear Market Virtual Seminar](#) at 6pm

Monday, October 10 – All locations will be closed in observance of Columbus Day

Sunday, October 16 – [Join or Donate to the First Financial Fighters Making Strides Against Breast Cancer Walk](#) in Pt. Pleasant Beach at 10am

Monday, October 17 – [Social Security & Your Retirement Virtual Seminar](#) at 6pm



FIRST FINANCIAL'S CURRENT OPERATING HOURS

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. Be well!

MEMBER TESTIMONIAL OF THE MONTH

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FFFCU isn't some giant too-big-to-fail Wall Street heavyweight ... it's a local place with local people who we've come to know and appreciate. First Financial knows our business, and that's a lot more than you'll get out of any big bank. We're a small business, so we want to support those who support small businesses too, and that's First Financial.

— **Peter P.,**
Toms River Business Member

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(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.*

****NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2022 NFL SWEEPSTAKES.** Open to 50 U.S. & D.C., 18 or older as of 9/1/22. Void in P.R. and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/22. For complete Official Rules including details on non-purchase entries, go to www.visa.com/NFLUltimateSweepstakesFullRules



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