



We recently celebrated the 77th anniversary of [International Credit Union Day](#), reminding us of the important role that credit unions have historically played in uplifting the community and encouraging people to help other people. First Financial wouldn't be able to celebrate this day without thanking our Ambassadors, who are some of our best advocates in discussing the benefits of credit union membership and who continually welcome us to their places of business to support their staff.

Here at First Financial, we're continuing to shine a spotlight on the members of our community. Meet [Michael Balsamo](#), one of our valued Toms River members and a full-time real estate agent with [REMAX Revolution](#). Watch his [video interview](#) to learn why Michael has been banking with us for over 20 years.



The most wonderful (and busiest) time of the year is here! If your organization is planning any in-person or virtual events in the new year, please let us know; we would be happy to attend or send materials. Feel free to pass this newsletter along to your employees, too. We are here to answer any questions they might have and connect them to resources to reach their financial goals!

If you're interested in bringing us to your school or business, contact Business Development at business@firstffcu.com.

We'd like to extend our gratitude for your continued partnership and the trust you've placed in us to help your staff reach their financial goals. We look forward to supporting your organization with the same dedication in 2026!

Sincerely,
The Business Development Department at First Financial

Community Spotlight



From welcoming our wonderful local school district staff back to school, to hearing how our other Monmouth and Ocean County community partners spent their summer, we had the chance to catch up with friendly faces and meet some new ones. Let's take a look at where our travels have taken us over the last few months!

In August, we had the pleasure of meeting the new staff members of both [Holmdel School District](#) and the [Freehold Regional High School District](#), introducing them to the benefits of credit union membership. We then attended an [NJEA](#) Member Benefits Fair for the Toms River Schools Transportation Association, whose staff are vital to keeping our schools running and our students safe.

We kicked off the month of September by soaking up some of the last summer sun at the [Monmouth County](#) Employees Lunch Walk & Health Fair. Then, we attended back-to-back events with the [Ladacin Network](#) at their Ocean Township and Lakewood Locations. For our last stop of the month, we turned the page on September by attending the [Lakewood Township](#) Open Enrollment Vendor Fair.

If you would like us to visit your organization, please contact [Samantha](#) today!



Through 1/16/2026, our [Holiday Loan Special](#) is here to make spirits bright with rates as low as 8.99% APR. Borrow up to \$2,500 and with terms up to 24 months, you'll get a little extra room in your holiday budget without all the interest.*

[Apply Today](#)



HOW TO USE YOUR CREDIT CARD RESPONSIBLY DURING THE HOLIDAY SEASON

Here at First Financial, we want to help you make the most of having a credit card without letting it become a source of stress or debt. With a few smart habits, you can enjoy the convenience and rewards of a credit card and protect your financial health this holiday season and as you head into the new year.

[Continue Reading](#)



Do you have a spending plan in place for when you retire? Many retirees worry about outliving their money. Keep reading to learn a few insights to keep in mind when creating a strategy for withdrawing and using your retirement assets.

[Keep Reading](#)

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WAYS TO COPE DURING TIMES OF FINANCIAL DIFFICULTY

A health emergency, the loss of a job, or unexpected large expenses can happen to anyone. Even for the most financially prepared folks, such an instance can make things especially challenging. If you are currently facing a financial hardship or difficult time in your life, there are various organizations you can turn to for assistance to help bridge the gap.

[Continue Reading](#)

If you are located in [Monmouth](#) or [Ocean](#), we've developed a list of several community-based resources by county. These organizations may be able to assist you in times of need. This is not a comprehensive list of all the local resources that may be available to you. However, it is important to know that there are various charities and organizations within the community that will be in your corner should you ever need them.



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 [seminar text alert program](#). We'll send you updates on future seminars and you can register right from your mobile phone! *Note: You must check the Text Message Signup box when registering in order to receive text messages. Standard text messaging and data rates may apply.*

***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.

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



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DISCLOSURES

**APR = Annual Percentage Rate. APR as low as 8.99%, terms up to 24 months, minimum loan amount is \$500, and maximum loan amount is \$2,500. Loan payment example: A \$1,000 Personal Loan financed at 8.99% APR for 24 months, would have a monthly payment amount of \$45.68. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term. A First Financial Federal Credit Union membership is required to obtain a Personal Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*



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