

Business **FIRST**

News and Resources
from First Financial
Q1 2026



Greetings!

We recently celebrated the official [90th Anniversary](#) of First Financial, and we wouldn't be here without our business members. Thank you for trusting us to support you and your business as you support our local community. We look forward to growing alongside you for years to come.

First Financial Celebrates 90 Years of Putting People First

Founded in 1936 during the Great Depression, [First Financial](#) has grown from a small, visionary group of Asbury Park schoolteachers to the trusted financial partner of over 15,000 members today. Visit our [90th Anniversary](#) webpage to stay up-to-date on all the special giveaways and promotions that will be available throughout the year. Read our [press release](#) to learn more about the transformation First Financial has undergone over the last nine decades.



From L to R: Harold "Pop" Shannon and the Board of Directors at the groundbreaking of the first credit union branch in Asbury Park, NJ.

We hope that the first quarter of the new year is off to a strong start for your business. If you have any questions as the year unfolds, reach out by emailing business@firstffcu.com, stop into your local [branch](#), or call us at 732.312.1500.

Thank you for *Thinking First!*

Sincerely,
First Financial



With our **Business Cash Plus Credit Card**, business owners can earn rewards on everyday purchases.

Get **1% cash back on unlimited purchases** and **earn uChoose Rewards at the same time** – redeemable for travel, merchandise, gift cards, and more.** Plus, enjoy:

- 18% APR*
- 10-day grace period on payments***
- No annual fee

Ready to apply? Call 732.312.1500 Option 4, or visit a local **branch** to apply with a representative.

[**Learn More**](#)



Disasters take many different forms, but all have the same potential impact: unexpected, costly damage to your business and disruptions to your day-to-day operations. Despite the unpredictability of emergencies, you can put yourself and your business in a better position to recover if you are *prepared*. Here are some ways you can be ready if a disaster were to strike.

[Keep Reading](#)



USING SOCIAL MEDIA FOR YOUR BUSINESS

Social media is a daily meeting place for billions of people. If your business doesn't have a social media presence, you could miss out on making connections with potential customers. This guide explores how to effectively use social media and select the right platforms to drive new business.

[Learn More](#)



Small business owners tend to wear many hats. Sometimes, this lack of dedicated technical oversight can make small businesses an easy target for tech-related scams. Read up on ***fake invoices***, ***wrong renewals***, and ***warranty warning scams*** to protect your business.

[Continue Reading](#)



[Build a Business People Can't Imagine Losing](#)



UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Monday, May 25 – All locations will be closed in observance of Memorial 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!

**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.

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





You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.



Disclosures:

**This APR of 18% is for purchases, balance transfers, and cash advances and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$35, \$10 Card Replacement Fee, and Returned Payment Fee of \$35. A First Financial membership is required to obtain a Visa® Business Cash Plus Credit Card and is available 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.*

***Your First Financial Visa® Business Cash Plus 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% cash back based on eligible purchases each quarter.*

****No late fee will be charged if payment is received within 10 days from the payment due date.*