



Happy New Year 2023!

Thank you for being an Ambassador! We wish you and your family continued health and wellness in the new year.

If your organization is planning an in-person or virtual event where informational materials will be presented or distributed, please let me know. Feel free to pass this email along to your employees, and let them know we are happy to answer any questions they might have or provide financial advice when they need us.



This year, we're continuing to shine the spotlight on our community of members. Check out our recent membership spotlight highlighting another one of [our Freehold/Howell Branch members!](#)



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

Sincerely,

Chantel Baptiste

Business Development Officer

Community Spotlight

In the fall, our team stayed connected with community partners, and even attended several back-to-school wellness fairs and new hire orientations. Let's take a look at where we've been over the last few months!

In October, we attended the [Ocean Township](#) Annual Health Fair, [Lakewood Township](#) Benefits Fair, and [Monmouth University](#) hosted an annual employee benefits fair.

In November, the [Freehold Regional High School District](#) Education Association also hosted a member benefits fair and we were happy to be on site.



We look forward to being a part of any upcoming benefits and wellness fairs you may have coming up in the new year. If you would like us to visit your organization, please contact Business Development today.

Spreading Holiday Cheer!

In November, we helped to once again put together Thanksgiving food baskets for those in need at [New Life Christian Center](#) in Lakewood.



We wrapped up the year by participating in several seasonal food and gift drives that benefitted our community. We proudly donated 23 children's pajama sets and 23 coats to help keep everyone warm and cozy this season, as well as many new toys that went to **Mount Springs Ministries** in Neptune, and non-perishable food items that went to **Fulfill** of Monmouth and Ocean Counties. A big thank you to our members who helped us donate to these important community causes.





WAYS TO SPEND LESS MONEY THIS WINTER

If you're a homeowner, you probably already know staying warm in the winter can be costly. Luckily there are tricks to cutting those costs without having to completely turn off your thermostat. **[Keep reading to find out how.](#)**



A 529 Plan Can Help Jump Start Your College Fund

Building a college fund, even a small one, can help families feel more in control and less stressed during the college research and admission process. The new year is also a good time to re-double your efforts on building a college fund. **[Here are some common questions on opening a 529 savings account.](#)**

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Get Started



Online Marketplace Scams Target Both Buyers and Sellers

Whether you're looking for a houseplant, coffee table, or new gaming console, online marketplaces can be great places to start. But be careful—anonymous listings and virtual transactions are ripe for online marketplace scams, which can take a variety of forms.

[Learn more](#) about protecting yourself online as a buyer or a seller, especially when using person-to-person payment methods.



Monday, February 20, 2023

All locations will be closed in observance of Presidents' Day

Tuesday, February 21, 2023

Transitions to Retirement Virtual Seminar, 6pm

Wednesday, March 8, 2023

401k Rollover Planning Virtual Seminar, 6pm

Wednesday, March 22, 2023

Rethinking Diversification Virtual Seminar, 6pm



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.



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