



Happy October!

Tomorrow is **International Credit Union Day**, a celebration dedicated to the accomplishments of credit unions around the world. As a thank you to our members, we're inviting you to stop into your **local branch** during business hours tomorrow and enter our special International Credit Union Day prize drawing. One lucky member from each branch will be drawn to win a Dunkin' gift card and a First Financial swag bag.* Stay tuned to your inbox tomorrow morning to get the scoop on how you can get entered to win!

Check out some spooktacular free or inexpensive **happenings** in Monmouth and Ocean Counties this October. Don't miss out on low-cost fun – get this monthly list sooner by visiting our **blog** and entering your email address at the top right.

We hope your October is off to a great start, and wish you a happy and safe **Halloween!**



For a limited time, we are still offering a special on a **4 Month Savings Certificate**. Earn **3.10% APR / 3.14% APY**** with a \$1,000 minimum deposit. The more you save, the more you earn! Your 4 month certificate will auto-renew to our 6 month certificate at maturity. *New deposits only.* Visit your local **branch** to get started.

[Learn More](#)



Budget Friendly Fall Activities for Kids

Autumn is the perfect season for family fun. At First Financial, we know that keeping kids entertained while staying on budget matters. That's why we've rounded up a few creative, affordable activities your whole family can enjoy this fall.

[Keep Reading](#)



Set for Life: How to Determine Your Life Insurance Needs

For many people, life insurance is a key component of a comprehensive financial plan. Determining how much you need is a crucial step in ensuring financial security for your loved ones in the event of your passing. While there's no one-size-fits-all answer, completing these planning tasks can help you figure out the right amount of coverage for your needs.

[Learn More](#)

Questions about this topic? Contact the [First Financial Investment & Retirement Center](#) today.

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PROTECT YOURSELF FROM UNEMPLOYMENT SCAMS

Unemployment benefits are meant to help people without a job during tough times. Unfortunately, scammers have been known to file for these benefits using someone else's personal information. Even if you never applied for unemployment, you could suddenly receive benefits notices, tax forms, or even payments tied to your identity. Keep reading to learn how to spot an unemployment scam and ways you can protect yourself and your finances.

[Continue Reading](#)



We're walking to help the American Cancer Society end breast cancer this coming Sunday, October 19th! You can still join the First Financial Fighters in Pt. Pleasant Beach or [donate to the cause online](#). You can also make a donation to our team during business hours at any First Financial [branch](#). **Think pink this October!**

[Donate](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Sunday, October 19 – [Making Strides Against Breast Cancer](#) in Pt. Pleasant Beach, 10am

Thursday, October 30 – [Understanding Medicare Virtual Seminar](#), 6pm

Thursday, November 6 – [Income for Life Virtual Seminar](#), 6pm
Tuesday, November 11 – All locations will be closed in observance of Veterans 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*

[Sign Up For Seminar Text Alerts](#)



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](#) & social media channels for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

I found everyone to be very nice and accommodating. It was an overall pleasant experience.

— **Jamie G.**

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

**One entry per person. Must be 18 years of age or older to enter. Participant must be a First Financial FCU member in good standing to be eligible to win. First Financial employees, board members, and immediate family members or those living in the same household as an employee or board member - are not eligible to win a prize. 3 gift card + swag bag recipients (one from each branch) will be drawn at random by the Marketing Department. Entry form must be turned in at your local branch by 4:30pm at lobby closing on 10/16/2025 to be included in the prize drawing. Prize recipients will be notified by the Marketing Department on or about 10/20/2025. See credit union for more details.*

***APY = Annual Percentage Yield. APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. New deposits only. Offer valid beginning 9/5/25. After term expires, the 4 month certificate will automatically renew to the 6 month certificate at that time. Dividends are calculated and compounded monthly. Please be advised that there will be a penalty for early withdrawal. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account.*



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

