



## Happy New Year!

We hope that you enjoyed the holiday season and are welcoming in the new year with a refreshed and optimistic outlook. The First Financial team is excited about the year ahead and we look forward to what we will accomplish together in 2026.

Thanks to the generosity of our members and staff, we were able to donate food to [Fulfill](#), children's winter coats to the [United Way of Monmouth & Ocean](#), and bedding and bath towels to [Ocean's Harbor House](#) this holiday season. We would like to express our sincere appreciation to all those who helped make our Holiday Food & Gift Drive a success and brought some peace of mind to local families in need.



Thank you for your generosity!



2025 Holiday Food & Gift Drives



## Budget-Friendly Events to Start 2026 Right

Check out these [free or inexpensive events](#) in Monmouth & Ocean Counties that will help you kick off the new year with good times – not high price tags. 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. Cheers to 2026!



**This year marks 90 years of First Financial!** The credit union you know and love today began back in 1936 with a group of schoolteachers from Asbury Park. Under the leadership of Harold “Pop” Shannon, the credit union grew to include employees of both Monmouth and Ocean County Boards of Education. Over the years, the credit union expanded its field of membership to include municipal employees, employees of some local hospitals and nursing facilities, and several small businesses. We became a community credit union in 2003, serving anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties.

That cooperative spirit that was created in the early days, is still at the heart of our philosophy 90 years later. Stay tuned for various special anniversary promotions and giveaways throughout 2026. We’re proud to have served the people of Monmouth and Ocean Counties for the past 90 years and look forward to continuing to serve our communities in the years ahead. Thank you for being a First Financial member!



*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.*



**LAST CHANCE TO PAY DOWN HOLIDAY  
BILLS WITH OUR LOAN SPECIAL**

Although the holidays are over, the bills are probably starting to roll in. Consolidate your holiday debt with our **Holiday Loan**, with a special rate of 8.99% APR on terms up to 24 months and borrow up to \$2,500. You can still apply through January 16, 2026.\*

If you have questions before you apply, contact our Loan Department at **732.312.1500, Option 4.**

[Apply Now](#)



## HOW TO MAKE FINANCIAL GOALS PART OF YOUR DAILY ROUTINE

New Year's resolutions can be easy to make, but hard to keep – especially without a plan in place. If your resolutions include financial goals, integrating simple habits into your daily routine to achieve them might be easier than you think. Here are steps you can take to make financial goals part of your daily routine, and why those steps matter.

[Learn More](#)



With the enactment of the One Big Beautiful Bill Act last year, a new deduction for tips is effective for tax years 2025 through 2028. Keep reading for a summary of the new provision and the occupations that will be affected.

[Learn More](#)

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

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## MEMBER TAX SEASON DISCOUNTS & \$10K GIVEAWAY SWEEPSTAKES

First Financial members now have access to *exclusive discounts on tax prep!* New and returning users can save 20% on TurboTax®, whether you file yourself or have an expert file for you. If you file with H&R Block, new customers can save \$25 and returning customers can save \$10.

### ***New for 2026:***

- Get your maximum refund up to 5 days before IRS delivery with TurboTax®.
- Save up to \$50 on Small Business Services with H&R Block.
- Free tax reform calculators are available.

Plus, you can enter for a **chance to win one of four monthly \$1,000 prizes or the \$10,000 grand prize** in this year's Tax Time Sweepstakes.\*\*

[File Today](#)



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

### ***Upcoming [Holiday Closings](#)***

- ***Monday, January 19, 2026*** – All locations will be closed in observance of Martin Luther King Jr.

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](#)

## MEMBER TESTIMONIAL OF THE MONTH

“

Your teller was a big help with my phone app password and security questions. So patient and very kind. An asset to the company!

— Sue F.,  
Toms River Member

”



[firstffcu.com](http://firstffcu.com)

[info@firstffcu.com](mailto:info@firstffcu.com)

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

\*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.

**\*\*TurboTax Offer:** Visit <http://turbotax.intuit.com> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2025. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**H&R Block Offer:** H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2025 tax return. Discount valid only with or for preparation of an original 2025 personal Income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2026. OBTP# 13696-BR ©2025 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See [hrblock.com/guarantees](http://hrblock.com/guarantees) for complete details. ©2026 Love My Credit Union Rewards

**Sweepstakes:** NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/26. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.



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