

Upcoming Holiday Closings & Important Dates

🗓 Wednesday, June 24

Rollover Planning Virtual Seminar, 6:00 pm

🗓 Saturday, July 4

All locations closed in observance of Independence Day.

🗓 Wednesday, July 15

Social Security Virtual Seminar, 6pm

🗓 Wednesday, August 5

Understanding Medicare Virtual Seminar, 6pm

🗓 Wednesday, August 26

Transitions to Retirement Virtual Seminar, 6pm

🗓 Monday, September 7

All locations closed in observance of Labor Day

🗓 Wednesday, September 16

Rollover Planning Virtual Seminar, 6pm

Register for upcoming virtual seminars on the Events Calendar at firstffcu.com.

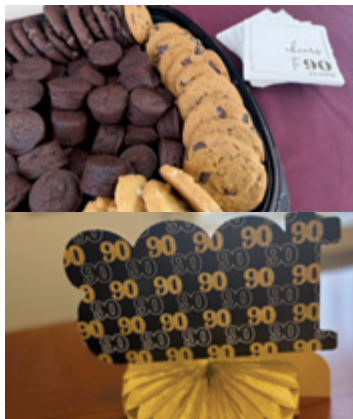
Celebrating 90 Years Together – A Note from our President/CEO

To our members,

It has been a wonderful year so far as we continue celebrating First Financial's 90th Anniversary. From branch refreshments and giveaways to monthly prize drawings and a special 90th Anniversary auto loan rate, we've enjoyed finding new ways to celebrate you, our valued members.

We would not be where we are today without the confidence and trust you've placed in us over the past 90 years. Thank you for allowing us to be part of your financial journey. We're here for all your financial needs today, and we look forward to serving as your trusted financial partner for the next 90 years and beyond.

First Financial Continues to Celebrate 90 Years of Putting People First



We officially kicked off our 90th Anniversary celebration on February 6, marking the day First Financial was founded in 1936.

As part of the celebration, we're raffling off a wallet stuffed with \$90 in gift cards each month from February through December 2026. If you haven't already entered, be sure to stop by your local branch before the end of the year to submit an entry form.

We've also increased our Tell a Friend and Refer a Ride referral bonuses to \$90 for new checking accounts and auto loans throughout 2026.

In addition, six lucky members will receive 0.90% APR off their approved auto loan rate. There is still time to enter through August 31, so be sure to add your name for a

chance to save on your next First Financial auto loan.

To learn more about our anniversary promotions and special offers, visit the 90th Anniversary page at firstffcu.com.

As always, thank you for *Thinking First*—God bless!

With appreciation,

Issa Stephan, CCUE, President & CEO



90th Anniversary Prize Recipients

Congratulations to all of our 90th Anniversary prize winners so far this year! Thank you for your continued membership and trust. Cheers to 90 years of serving our members and communities.

Stuff Your Wallet Recipients

February: Shannon F., Howell Branch



"I have been a member since the early 90s. FFFCU has helped me from my first 'adult' job, through marriage, divorce, and now retirement. Everyone has been nothing but kind, caring, and helpful. I would never change where I bank!"

March: Jill D., Neptune Branch



"I love the Neptune Branch. The staff is quick, and the manager helped me with my children's accounts, holiday club account, and car loan."

April: Anthony P., Toms River Branch

"Absolutely the best of the best! People treat you like family and are extremely knowledgeable in everything they do! We love FFFCU!"

May 2026: Erica H., Howell Branch



"I have been a member since I was 15 years old when it was still Mon-Oc. It's been a staple in my adult life."

See more winners on page 2!

90th Anniversary Prize Recipients (cont'd)

Raffle for Your Rate Recipients



Thomas B.

March

Grand prize: Thomas B., Neptune Branch

Runner-up prize: Heather K., Toms River Branch



Deborah D.

April

Grand prize: Sue R., Toms River Branch

Runner-up prize: Deborah D., Neptune Branch



Roslyn J.

May

Grand prize: Keith C., Neptune Branch

Runner-up prize: Roslyn J., Neptune Branch



How to Budget for a Summer Vacation Without Going into Debt

Summer is the season for making memories, but it doesn't have to come with a lingering credit card balance. With a little planning and intentional saving, you can enjoy a well-deserved getaway while staying on track with your financial goals.

One of the best places to start is by setting a vacation spending limit before making any travel plans. Consider your current expenses, upcoming financial obligations and how much you can realistically save before your trip. Establishing a clear budget can help you choose a destination and activities that fit comfortably within your means.

When creating your vacation budget, be sure to account for both expected and unexpected expenses. Common travel costs include:

- Lodging
- Transportation and airfare
- Meals and dining
- Activities and entertainment
- Shopping and souvenirs

It's also wise to build an emergency buffer into your budget. Setting aside 10% to 15% of your total vacation fund can help cover unexpected expenses such as travel delays, medical needs or last-minute changes to your plans.



Another helpful strategy is to create a dedicated vacation savings account. Keeping your travel savings separate from your everyday spending money can make it easier to track your progress and avoid dipping into funds intended for your trip. Automating transfers into that account can help you stay consistent and reach your savings goal faster.

The most memorable vacations aren't always the most expensive. By planning ahead, spending intentionally and saving throughout the year, you can enjoy your summer getaway without taking on unnecessary debt.

Read the full article: bit.ly/4cTysYP. Looking for more financial tips and insights delivered straight to your inbox? Subscribe to the First Scoop Blog at blog.firstffcu.com.

Celebrate 90 years with savings! From May 1 through July 3, 2026, receive **0.90% APR off** your approved auto loan rate on qualifying vehicles with model years 2022 or newer and fewer than 75,000 miles, with a term of 60 months.*

Apply online at firstffcu.com, in any branch or by calling 732-312-1500, Option 4.

* Full promotion terms and conditions are available on our 90th Anniversary webpage at firstffcu.com



Midyear Checkup: Can You Contribute More to Your Retirement Plan?



With traditional pensions in decline, other work-based plans that are driven primarily by employee contributions — such as 401(k), 403(b), and 457(b) plans — are the bedrock of the U.S. retirement system. This means it's up to you to build retirement savings.

The good news is that the contribution limits for these plans are generous, much higher than the limits for IRAs. However, unlike IRAs — which allow contributions up to the April tax deadline of the following year — you generally must make annual contributions to an employer-sponsored plan by December 31.

The middle of the year is a good time to make sure you are on track to meet your annual contribution goal. Employers will typically allow you to change your contribution levels at any time during the year.

Beyond the match

If your employer offers matching contributions, make sure you are at least contributing enough to receive the full employer match. If not, you are leaving money on the table.

However, employers typically match contributions only up to a small percentage of your salary. Increasing your contributions could make a big difference in boosting your retirement savings. Keep in mind that traditional contributions to an employer plan are usually made with pre-tax dollars, so the decrease in your take-home pay will generally be less than the increase in your contributions.

The earlier you start contributing, the longer your savings have to pursue potential growth. But any time is a good time to increase your contributions — and special catch-up contributions provide an extra opportunity for older employees to boost their savings.

Contribution limits

The standard 2026 contribution limit for 401(k), 403(b), and 457(b) plans is \$24,500.

Employees who are age 50 to 59 or 64 and older can contribute an additional \$8,000 in catch-up contributions for a total of \$32,500. Employees who reach age 60 to 63 in 2026 can contribute an additional \$11,250 for a total of \$35,750.

Beginning in 2026, an employee who earned more than \$150,000 in Social Security wages the previous year must make age-based catch-up contributions as Roth contributions. You can find your Social Security wages in box 3 of your W-2 form. Not all employers offer the option to make Roth contributions.

Some 403(b) and 457(b) plans may offer an additional catch-up opportunity that is not subject to the new Roth provision for high earners. These apply to 403(b) participants with 15 or more years of service or 457(b) participants within three years of the plan's normal retirement age. Ask your employer for more information.



Need some help with preparing your future financial plan?

Contact First Financial's Investment & Retirement Center by calling (732) 312-1534.

You can also email Maureen.McGreevy@lpl.com

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and First Financial Investment & Retirement Center **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using First Financial Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or First Financial Investment & Retirement Center.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

This material is for general information purposes only and is not intended to provide specific advice or recommendations for any individual. All performance data is historical and does not guarantee future results. All indices are unmanaged and cannot be invested in directly. The information provided is not intended to be a substitute for specific, individualized tax planning or legal advice. We suggest that you consult with a qualified tax or legal professional. Prepared by Broadridge Advisor Solutions. Copyright 2026.

How to Protect Yourself from Account Takeover Fraud



Online banking and mobile apps have made managing finances easier than ever. Unfortunately, they've also created new opportunities for cybercriminals. One of the fastest-growing threats facing consumers today is account takeover fraud.

Account takeover fraud occurs when a criminal gains unauthorized access to your online banking, email or other financial accounts. Once inside, they may change passwords, transfer money, make unauthorized purchases or even use your personal information to commit identity theft.

Many account takeover scams begin with phishing emails, fake text messages or phone calls that appear to come from a trusted organization.

These messages often create a sense of urgency by claiming suspicious activity has been detected or that immediate action is required. Their goal is to trick you into sharing login credentials, passwords or verification codes.

Fortunately, there are several steps you can take to help protect yourself:

Use Strong Passwords

Create unique passwords for each account and avoid reusing the same password across multiple websites. Consider using a password manager to store and generate passwords securely.

Enable Multi-Factor Authentication

Multi-factor authentication (MFA) adds an extra layer of protection by requiring a second form of verification in addition to your password. Even if a scammer obtains your password, MFA can help prevent unauthorized access.

Think Before You Click

Avoid clicking links in unexpected emails or text messages. If you receive a message claiming to be from your financial institution, visit the institution's website directly or contact them using a trusted phone number.

Monitor Your Accounts

Review your account activity regularly and pay attention to alerts about password changes, login attempts or transactions you don't recognize. Early detection can help limit potential losses.

Never Share Verification Codes

Legitimate financial institutions will never contact you and ask for one-time passcodes, MFA codes or passwords. If someone requests this information, it is likely a scam.

As cybercriminals continue developing more sophisticated tactics, staying informed remains one of the best ways to protect yourself. Taking a few simple precautions today can help safeguard your accounts and personal information tomorrow.

Read the full article: bit.ly/4uPYOkC

If you have questions or concerns about fraud on your First Financial accounts, contact us at 732.312.1500.

Loan Connection (732) 312-1500, Option 4

To Fax Loan Applications
(732) 312-1530 (24-hour)

Contact Us

Local Callers (732) 312-1500
Out of Area (866) 750-0100

info@firstffcu.com
firstffcu.com

Neptune Branch 783 Wayside Road

Toms River Branch
1360 Route 9 South
Corner of Routes 9 & 571

**Freehold/Howell
Service Center**
389 Route 9 North
Next to Howell Park & Ride

Board of Directors

Earl Sutton, Jr., Chairperson
Karen Fiore, Vice Chairperson
Laurita Carr, Secretary &
Treasurer
Catherine McLaughlin
Elizabeth M. White

Supervisory Committee

Karen Fiore,
Committee Chairperson
Ronald Minsky
Elna Montgomery
Caryl Singer
Mitch Thaler
Issa E. Stephan CCUE,
President/CEO

First Financial's Supervisory Committee has the responsibility to investigate member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee
P.O. Box 751
Neptune, NJ 07754



Information contained in "First Edition" is intended to summarize products and services. It is not a complete disclosure of all terms and conditions. All rates and terms are subject to change without notice. For full details, please contact First Financial Federal Credit Union directly at 732.312.1500, email info@firstffcu.com, or visit firstffcu.com. Insured by NCUA

