



Happy November!

As Thanksgiving fast approaches, we want to take the opportunity to reflect on all that we are grateful for:

- Our members, whose trust and confidence in us allows us to do what we love - helping people achieve their financial goals.
- Our employees, who work tirelessly to provide our members with the best possible service.
- And our community, which continues to support us and help us grow!



Speaking of members, Lorna Cooper-Piver has been a First Financial member for 47 years! She started with a savings account when she was a senior in high school, and then applied for her first-ever car loan shortly after that – and she’s been banking with us ever since. Tune in below to see our interview with Lorna and why she feels First Financial is a solid place to bank.

[Check Out Our Interview](#)

Enjoy the season of giving thanks with some **[fun things to do in Monmouth & Ocean Counties this November](#)**! Be sure to hit up these local events, and if you want to see this list sooner - head on over to our **[blog](#)** to subscribe by entering your email address at the top right.

We hope you have a Happy Thanksgiving with your loved ones!



A big thank you to this year's First Financial Fighters, who were able to raise over \$200 for breast cancer research, patient support, and advocacy through their participation in the American Cancer Society's Annual [Making Strides Against Breast Cancer Walk](#).

Great job by all involved in another successful year of this important cause – Think Pink!



November brings the start of the holiday season. While the excitement of preparations for family gatherings is at the forefront, it's important not to lose sight of your financial commitments and goals. As you prepare for Thanksgiving and the upcoming holidays, also prioritize your financial health to ensure a smart start to the new year.

[Continue Reading](#)



Fall is in the air, and to show our gratitude this season - we're donating to charity and giving you a chance to win \$5,000 with each qualifying digital banking transaction you make in our [Season of Giving and Receiving Sweepstakes!](#)*

Qualifying transactions include:

- Send money using [Zelle](#)
- Use [Online Bill Pay](#) to set up electronic payments, receive paperless statements, set up recurring online payments or send a same-day payment.
- Enroll in our [mobile banking app](#)
- Add and complete a transfer to a new [external account](#)
- Or manage your First Financial cards digitally within our [mobile app](#)

\$1 per transaction will also be donated to [Good360](#) and [Operation Gratitude](#) this holiday season.

[Learn More](#)



With the Holidays Ahead, Can Consumers Keep Carrying the Economy?

For the last 18 months, U.S. consumers have kept the economy strong despite high inflation and rising interest rates. The question now is whether consumers can maintain this momentum through the holiday season and into 2024.

[Read More](#)

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How to Determine if a Donation Appeal is for Real or a Scam

Charitable donations are a great way to make an impact on the causes you care about, especially this time of year. Scammers often request donations on social media or crowdfunding websites – or may contact you by phone, text, or email. Keep reading to find out how to protect your finances from charity scams.

[Read More](#)


UPCOMING EVENTS

Wednesday, November 15 – [Transitions to Retirement Virtual Seminar](#), 6pm

Thursday, November 23 – All locations will be closed in observance of Thanksgiving

Thursday, December 7 – [Understanding Your Rollover Options Virtual Seminar](#), 6pm

Sign up for our new [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

“

Excellent and pleasant service with my car loan. The branch manager really went out of her way, and I'll be referring friends and family to First Financial.

— Philip A.,
Neptune Branch Member

”



firstffcu.com

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(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES*

OF WINNING. Sweepstakes starts at 12:00:01 a.m. ET on 11/1/23 and ends at 11:59:59 p.m. ET on 12/31/23. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered accountholders at a participating Financial Institution. To receive one (1) entry by mail, hand-print on a 3-1/2" x 5" postcard: "Season of Giving and Receiving Sweepstakes", full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes" C/O MRI, P.O. Box 3849, Oak Park, IL 60303-3849; postmarked by 1/2/24 and rec'd by 1/9/24. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceiving Sweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045.

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