



Summer is here!

We take pride in the work we do to put our community's financial needs first. And this summer we're reflecting on all our wonderful members and partners who make our efforts possible. That's why we're so excited to share our brand-new [member testimonial video](#) , which showcases the impact our products and services have on our community.



Throughout the last few months, we've been excited to be back out educating our community partner groups on financial wellness and talk about membership benefits. If you're interested in bringing us to your school or business, contact business development at business@firstffcu.com.

Enjoy the rest of your summer and wishing all our educators a successful upcoming new school year!



Sincerely,

Chantel Baptiste

Business Development Officer

Community Spotlight

We're proudly back out in our community making stops at local businesses, schools, and fairs to share the many benefits of our membership! Here are a few of the appearances we've made this past spring.



In April, we visited the [ACCUPAC](#) employees at their Lakewood site and shared the benefits of establishing a membership with the Credit Union.



Our first in-person Life Fair since before the pandemic, was held in May for the **Monmouth County Vocational School District** graduating seniors in Freehold. If you have any interest in setting up a **Life Fair** for a group of high school or college students, contact business development at **business@firstffcu.com**.



We also met with the **SCORE Monmouth Chapter** and participated in the **Lakewood Township Benefits Fair**. Are you planning on hosting

any upcoming benefits fairs, or would you like us to visit your organization? **[Contact Business Development](#)** to schedule today!



Our Summer Reading Contest is back for First Financial kids through 8/31! Earn \$1 per book for up to 10 books, plus a chance to win one of three Barnes & Noble gift cards at the end of the Summer.*

[Learn More & Submit a Book Online](#)



HOW TO SAVE MONEY & FUEL IN SUMMER WEATHER

Contrary to popular belief, warmer weather can increase your vehicle's fuel economy. [Read our latest blog post](#) for ways to save money on gas and be as efficient as possible this summer.



HIGH INFLATION HOW LONG WILL IT LAST?

In March 2022, inflation rose at an annual rate of 8.5%, which is the highest level since December 1981. Learn what causes rising prices and how long you should expect it to last by [reading our recent article](#).

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.

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May Lose Value



Goodbyes are hard. Fortunately, you don't have to bid farewell to your car just because your lease is coming to an end. Did you know **buying out your vehicle lease** is a great way to keep the car you love and save money in the process?*

Let us do all the hard work for you!

Apply Today!



HOW TO FINANCE YOUR HOME IMPROVEMENT PROJECT

Are you preparing to sell your home or are just due for an upgrade? Regardless of the reason, home maintenance can help increase its value overtime. [Check out our blog](#) for the best ways to finance your home improvement project.



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

Friday, August 5

Toms River Branch [Mortgage Day](#), 9am to 6pm

Friday, August 12

Howell Branch **Mortgage Day**, 9am to 6pm

Tuesday, August 16

Rethinking Diversification Virtual Seminar, 6pm

Friday, August 19

Neptune Branch **Mortgage Day**, 9am to 6pm

Tuesday, August 23

Social Security & Your Retirement Virtual Seminar, 6pm

Tuesday, August 30

Understanding Medicare Virtual Seminar, 6:30pm

Monday, September 5

All locations will be closed in observance of Labor Day

Tuesday, September 6

The Return of Conservative Investing Virtual Seminar, 6pm

Tuesday, September 13

Income for Life Virtual Seminar, 6pm

Thursday, September 29

Transitions to Retirement Virtual Seminar, 6pm

Monday, October 10

All locations will be closed in observance of Columbus Day

FIRST FINANCIAL'S CURRENT OPERATING HOURS

Our lobby and drive thru locations continue to remain open with extended hours of operation.

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. Be well!



Chantel Baptiste

Business Development Officer

First Financial FCU

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DISCLOSURES:

**First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest from 7/1/2022 - 8/31/2022. Credit Union membership and First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form to be filled out online using our electronic entry form. Only completely filled out entry forms will be eligible for reader rewards. Participants will earn 1 entry per book read in our prize drawing of three Barnes & Noble® Gift Cards in the amount of \$75, \$50, and \$25. If the parent/guardian prefers - Reader Rewards can be electronically deposited to the child's First Financial Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. Reader Rewards can also be redeemed in person in any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or printed out. The 3 prize winners will be drawn at random and will be contacted by the First Financial Marketing Department.*

***APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial auto loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*



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