

Wrapping Up Another Successful Year

As 2026 comes to a close, thank you for another year of partnership! Your support helps us connect employees with valuable financial resources and guidance. We look forward to continuing to serve you and your team in 2027.

As you prepare for the holidays, we hope you'll explore these timely resources to help you make the most of your budget and protect your finances throughout the season.

It's Almost a Wrap on Our 90th Anniversary!

Our **90th Anniversary** celebration isn't over yet! There's still time to take advantage of these special promotions through **December 31, 2026**:

- Lender's Credit on First Mortgages*
- $90 Tell a Friend and Refer a Ride **Referrals***
- Stuff Your Wallet Monthly Gift Card Giveaway*

Interested in having First Financial visit your school or business for an in-person or virtual event? Contact our Business Development Department at **business@firstffcu.com**.

Please share this newsletter with your employees so they can explore the exclusive benefits available through your organization's **Community Partnership with First Financial**.

Sincerely,
The Business Development Department at First Financial



Community Connections in Action

From benefits fairs to financial education, we've enjoyed connecting with our Community Partners throughout the fall!

September – November 2026 by the Numbers

- We visited **13** different Community Partners through **15** Benefits Fairs Events
- **1** Financial Literacy Presentation

Highlights From Our Travels

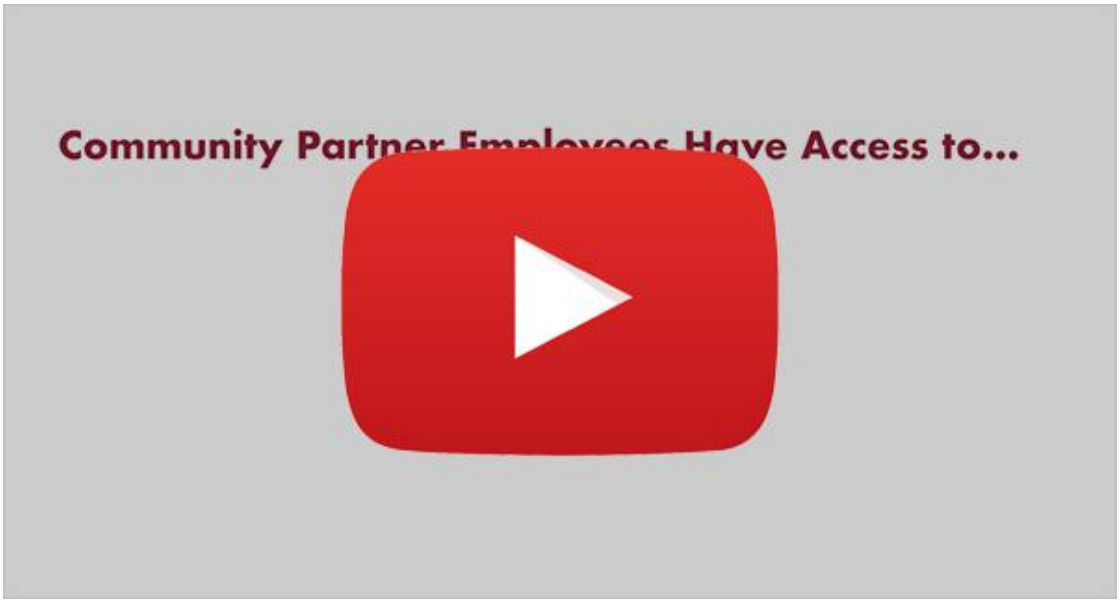
September: Attended the inaugural Benefits Fair hosted by longtime Community Partner **Jackson Township Municipal Utilities Authority**.

October: Visited **Howell Middle School South** to teach students about credit unions, membership benefits and digital banking scams.

November: Connected with **Borough of Shrewsbury** employees at their Benefits Fair.

Thank you to all our Community Partners who welcomed us this past quarter, including **CentraState Medical Center**, **County of Monmouth**, **Freehold Regional High School District**, **LADACIN Network**, **Lakewood Township**, **Monmouth University**, **Ocean County Utilities Authority**, **Ocean Township**, **Wall Township**, **OCCEA** and Wall Township NJEA Chapters.

Interested in bringing First Financial to your workplace? Contact **Samantha** to get started.



Are You Making the Most of Your First Financial Employee Benefits?

Your employer's partnership with First Financial may give you access to exclusive credit union benefits and savings. Watch our video to learn more!

Watch the Video

Explore Your Community Partner Benefits



Need a little extra financial flexibility this season? Our **Holiday Loan Special** can help you manage your purchases and seasonal expenses. Borrow up to **$2,500 at rates as low as 8.99% APR**, with terms up to 24 months. Apply through **January 15, 2027**.**

Apply online 24/7 or visit your local **branch**.

Get a Holiday Loan



Holiday sales can offer great deals, but it's easy to spend more than planned. Before you start shopping, explore our tips for making the most of Black Friday and Cyber Monday while keeping your budget on track.

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Help us support local families this holiday season! All First Financial **branches** are collecting donations for **Fulfill of Monmouth & Ocean** and the **Ashley Lauren Foundation**.

Holiday Toy Drive | Through November 30
Donate new, unopened toys and games for children ages 5–17 undergoing cancer treatment. Please avoid stuffed animals, puzzles and toys with scary or violent themes, including toy weapons.

Holiday Food Drive | Through December 11
Donate nonperishable, unexpired food items to help local families in need. See **Fulfill's most-needed items**.

Thank you for helping us make the holidays brighter for our community!

Learn More



A Checklist for When a Spouse or Parent Passes

When you lose a spouse, partner, or parent – the grief can be overwhelming. In the midst of that grief, life must go on. There are arrangements to be made, things to be taken care of – and in recognition of this reality, here is a checklist that you may find useful at such a difficult time.

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Scammers can create convincing lookalike payment websites to steal personal information or charge unexpected fees. Before paying a bill online, make sure you're on the biller's official website.

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UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Thursday, November 26:** Closed for Thanksgiving
- **Thursday, December 24:** All locations close at 12:30pm
- **Friday & Saturday, December 25 & 26:** Closed for Christmas
- **Thursday, December 31:** All locations close at 12:30pm
- **Friday & Saturday, January 1 & 2, 2027:** Closed for New Year's
- **Monday, January 18, 2027:** Closed for Martin Luther King Jr. Day

Stay Updated on Our Virtual Seminars!

Sign up for our **Seminar Text Alert Program** for updates on upcoming educational events and convenient mobile registration.

***If you do not receive an automated confirmation after enrolling, please text "Yes" to 201.808.1038**



We're Here When You Need Us

Planning a branch visit? Check our current **hours and locations** or call 732.312.1500.

You can also follow us on social media or visit our **website** for the latest updates.

Important Reminder: First Financial will never contact you by email, text or phone to request your passwords, PINs, verification codes or card information. If you receive a suspicious request, do not share your information. Call us directly at 732.312.1500.



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866.750.0100 | Out of Area

First Financial FEDERAL CREDIT UNION

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

EQUAL HOUSING LENDER

NCUA Federally Insured by NCUA

DISCLOSURES:

**Full terms and conditions for all listed 90th Anniversary promotions are available on our 90th Anniversary webpage at firstffcu.com.*

***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.*