



Happy September!

We hope the new school year is off to a great start, and we extend our best wishes to our school district employees and student members for another fulfilling academic year ahead.

Check out some of the best [free or inexpensive happenings](#) in Monmouth and Ocean Counties to spice up your September. Don't miss out on low-cost fun any longer—get this monthly list sooner by visiting our [blog](#) and entering your email address at the top right.

We hope you can *carve* out some time to make the most of the beautiful September weather!



For a limited time, we are offering a special on a **4 Month Savings Certificate**. Earn **3.10% APR / 3.14% APY*** with a \$1,000 minimum deposit. The more you save, the more you earn! Your 4 month certificate will auto-renew to our 6 month certificate at maturity. *New deposits only.* Visit your local [branch](#) to get started.

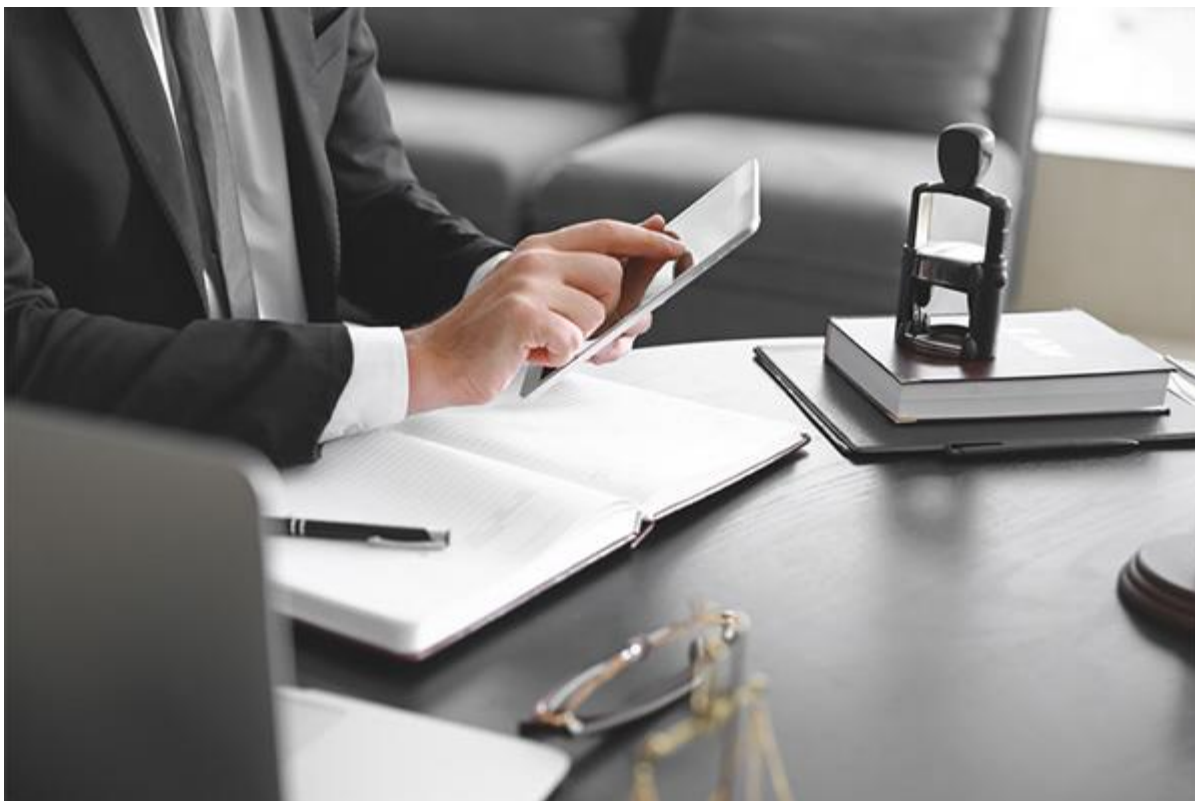
[Learn More](#)



IT'S NEVER TOO EARLY TO START HOLIDAY SHOPPING

The holiday season always seems to sneak up faster than we expect. One moment it's summer, and the next you're staring at a December calendar packed with gift lists, travel plans, and expenses. The truth is, it's never too early to start holiday shopping! Keep reading to find out why early shopping is a smart move.

Keep Reading



What is a Power of Attorney and Why Have One?

The topic of estate planning can be difficult to think about, but it is an important one. An estate plan will designate how you'd like your assets distributed, provide your healthcare directives, and protect your loved ones by minimizing conflict and ensuring their financial security. Keep reading to learn more about the power of attorney (POA) component of estate planning and why it might be important to have one.

If you have questions about this topic, contact the **[First Financial Investment & Retirement Center](#)** today.

Learn More

Should you be thinking about your financial future and retirement, as well as estate planning, the **First Financial Investment & Retirement Center** will be hosting an exclusive **no-cost virtual seminar on the Transitions to Retirement** featuring a bonus segment on Estate Planning, on **Wednesday, October 8th at 6pm.**

You can also register for this session by contacting **Maureen McGreevy, LPL Financial Advisor**, at **732.312.1534** or emailing **maureen.mcgreevy@lpl.com**

Register Today!

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This material is for general information only and is not intended to provide specific advice or recommendations for any individual. For individual estate planning advice, consult with an estate attorney.



Crowdfunding platforms like GoFundMe make it easy to contribute to worthy causes—but that ease can also open the door to scams. These schemes prey on generosity during times of crisis, making it especially important to verify before giving. Here’s how to protect yourself and your finances before you click “donate.”

[Continue Reading](#)



We're walking to help the American Cancer Society end breast cancer on Sunday, October 19th! Join the First Financial Fighters in Pt. Pleasant Beach or [donate to the cause online](#). You can also make a donation to our team during business hours at any First Financial [branch](#). **Think pink!**

Donate



UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, September 23 – Rollover Planning Virtual Seminar, 6pm

Monday, October 6 – Social Security & Your Retirement Virtual Seminar, 6pm

Wednesday, October 8 – Transitions to Retirement featuring a bonus segment on Estate Planning Virtual Seminar, 6pm

Monday, October 13 – All locations will be closed in observance of Columbus/Indigenous Peoples' Day

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



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.

MEMBER TESTIMONIAL OF THE MONTH

“

Very pleasant, friendly, and helpful – really went out of their way to get the best results for my loan!

— **Dolores A.,**
Neptune Member

”



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info@firstffcu.com
(732) 312-1500 | Local Callers
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**APY = Annual Percentage Yield. APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. New deposits only. Offer valid beginning 9/5/25. After term expires, the 4 month certificate will automatically renew to the 6 month certificate at that time. Dividends are calculated and compounded monthly. Please be advised that there will be a penalty for early withdrawal. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account.*



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