



Happy Summer!

We hope you had a fabulous 4th of July with your loved ones. This month, we're excited to bring in the heat with some sizzling updates and tips to keep your finances cool.

As we continue to celebrate the freedom and vibrancy of this season, we wanted to take a moment to share the successful **Life Fairs** we had at **Monmouth County Vocational School District** at the end of the school year. This helpful program aims to teach students independent financial management skills through hands-on experiences. We are grateful to be able to bring this opportunity to the students in our community!



Embrace the warmth this summer by enjoying [some fun things to do in Monmouth & Ocean Counties this July!](#) Check out these activities and events, and be sure to head on over to our [blog](#) to subscribe by entering your email address at the top right.

We hope you enjoy the month and have a wonderful July!



READER REWARDS SUMMER READING CONTEST

Our annual [Summer Reading Contest](#) is back for First Financial kids through 8/31! Earn \$1 per book on up to 10 books, plus a chance to win a Barnes & Noble gift card in September.*

[Submit a Book](#)



Becoming a parent is one of the most rewarding experiences, but it can also be easy to overlook the financial obligations of this significant life event. [Here are some financial considerations to keep in mind](#) when you're preparing to welcome a new addition to your family.

[Continue Reading](#)



Whether you're looking to assess your credit, build a budget, estimate your loan payments, and more, we have the [free resources](#) you need to get your finances in tip-top shape.

[Learn More](#)



Give Your Money a Mid-Year Checkup

We're already mid-way through the year — why not take a moment to reflect on the progress you've made and the setbacks you've faced? Getting into the habit of reviewing your finances regularly may help you keep your financial plan on track while there's still plenty of time left in the year to make adjustments.

[Read More](#)

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**CRYPTOCURRENCY SCAMS
TO LOOK OUT FOR**

As digital currencies gain mainstream acceptance, it's essential to be aware of the potential risks associated with them. This month, we explored some [common cryptocurrency scams](#) to provide you with insights on how to protect yourself and your finances.

[Read More](#)



UPCOMING EVENTS

Wednesday, July 26 – [Understanding Medicare Virtual Seminar](#), 6pm

Wednesday, August 9 – [Income for Life 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**](#)



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 also check our [website](#), social media channels, and [COVID-19 page](#) for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

We were thrilled with the quality of the lease buyout loan we received, the application process, and the smooth transition from application to closing!

— **Michael & Christine B.**,
*Monmouth University Community
Partner Group Employees*

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**From 7/1—8/31/2023, First Financial kids up to age 18 are eligible to participate in our Summer Reading Contest. 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® eGift 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 on or about 9/15/23 and will be contacted by the First Financial Marketing Department.



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

