



Happy August!

As we begin to turn the page on summer, we hope that you've achieved everything you set out to cross off your summer bucket list - both the fun and the financial. If there are any items left on your financial to-do list this summer, don't hesitate to stop into your [local branch](#) or call 732.312.1500 to make an appointment and see how we can help you achieve those financial goals before summer draws to a close.

We've done the searching so you don't have to! Check out some of the best [free or inexpensive happenings](#) in Monmouth and Ocean Counties to enjoy with your crew this August. 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 make the most of the last few weeks of summer fun and sun!



If your young ones are reading this summer, they'll want to take part in our annual **Summer Reading Contest** before it ends! Through 8/31/25, First Financial kids accounts up to age 18 can earn \$1 per book, plus a chance to win one of three Amazon gift cards or a First Financial backpack filled with school supplies.*

Submit a Book



RENTING A CAR THIS SUMMER? FACTOR IN POTENTIAL FEES

Renting a car can be a smart way to explore new destinations this summer, but it's easy to get snagged by hidden costs if you focus only on the advertised rate. Here are some things to consider prior to booking your next car rental, or if your end-of-summer plans include one.

Keep Reading



Sometimes life gets in the way of love, keeping people from walking down the aisle until later in life. If you're middle-aged or older and are planning to get married or cohabitate with your partner, there are some potentially awkward issues you should discuss to make sure you're on the same page.

[Learn More](#)

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

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The job market is constantly evolving. From the growth of remote and freelance jobs to the changes in how you apply for jobs, it can be hard to distinguish between what is normal and what is a scam. Keep reading to learn how to protect yourself and your finances from scams while you hunt for your next opportunity.

[Continue Reading](#)



It's that time of year again, and back-to-school shopping is a lot more fun when you can get rewarded for it. Add our [Visa Cash Plus Credit Card](#) to your wallet, and you'll earn 1% cash back on unlimited purchases or [rewards points](#), which can be redeemed on retailer gift cards, merchandise, when you check out using [PayPal](#), or in the Apple Store.**

Don't have a First Financial Cash Plus Card?

Apply Today



UPCOMING EVENTS & HOLIDAY CLOSINGS

Wednesday, August 20 – [Transitions to Retirement Virtual Seminar](#), 6pm

Monday, September 1 – All locations will be closed in observance of Labor Day

Monday, September 8 – [Investment Diversification Virtual Seminar](#), 6pm

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

“

I love banking with First Financial. The staff is always friendly and willing to help, either on the phone or in person. They are quick and efficient.

— **Kristy D.,**
Toms River Member

”



firstffcu.com
info@firstffcu.com
(732) 312-1500 | Local Callers
(866) 750-0100 | Out of Area

**From 7/1—8/31/2025, 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 Amazon gift cards in the amount of \$75, \$50, and \$25. Three additional participants will also be drawn at random to receive a First Financial backpack with school supplies. 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. All prize winners will be drawn at random on or about 9/15/2025 and will be contacted by the First Financial Marketing Department.*

***APR varies up to 18% when you open your account based on your credit worthiness. This APR is for purchases and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. Your First Financial Visa® Cash Plus Credit Card will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1% cash back based upon eligible purchases each quarter. uChoose Rewards is a registered trademark of Fiserv Inc. Login to uChoose Rewards through Online Banking, by clicking on your Cash Plus Credit Card account to view current offers.*



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

