

Thankful for Our Members

As Thanksgiving approaches, we want to take a moment to express our heartfelt gratitude to the members who make First Financial so special. As we celebrate our 90th anniversary this year, we're reminded that our greatest accomplishment isn't measured in years, but in the relationships we've built and the trust you've placed in us along the way.

Thank you for allowing us to be part of your financial journey and for being part of our story. From all of us at First Financial, we wish you and your loved ones a wonderful Thanksgiving filled with warmth, happiness and plenty of reasons to be thankful.



Cooler temperatures and shorter days don't mean the fun has to stop! From seasonal outings to local activities, there are plenty of ways to make the most of November in Monmouth and Ocean Counties without stretching your budget. Grab your favorite sweater and **explore affordable ways to enjoy the season**.

Want more budget-friendly ideas? Subscribe to our blog for monthly inspiration on local events and activities delivered straight to your inbox.



The holiday season is a time to come together, and even the smallest acts of kindness can make a meaningful difference for our neighbors. This year, First Financial is partnering with **Fulfill of Monmouth & Ocean** and the **Ashley Lauren Foundation** to support local families through our holiday food and toy drives.

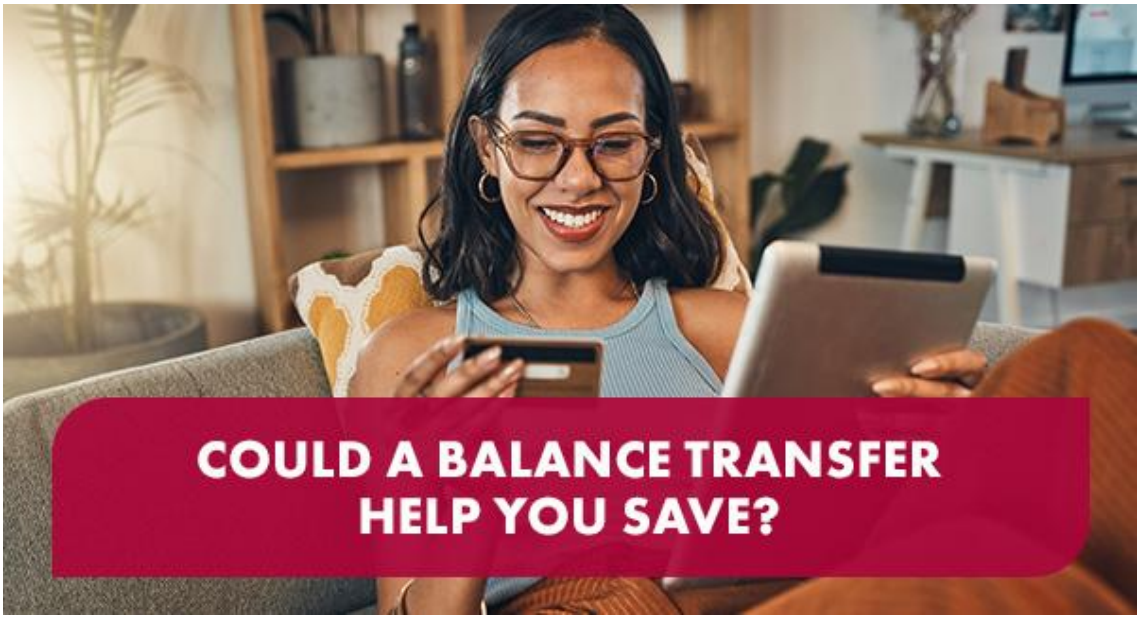
All First Financial **branches** are accepting donations of nonperishable food items and new, unopened toys and games. Here's how you can help spread a little holiday cheer:

Holiday Toy Drive | Through Monday, November 30
Help brighten the holidays for New Jersey children undergoing cancer treatment by donating new, unopened toys and games. The Ashley Lauren Foundation asks donors to avoid stuffed animals, puzzles and toys with scary or violent themes, including toy weapons.

Holiday Food Drive | Through Friday, December 11
Help local families put food on the table by donating nonperishable, unexpired food items. Not sure what to bring? **Explore Fulfill's list of most-needed items** for inspiration.

Every donation, big or small, helps make the season brighter for someone in our community. Thank you for joining us in spreading kindness and making a difference this holiday season!

Learn More About How You Can Help



With the holiday spending season approaching, now is a good time to take a closer look at your existing credit card debt. If high interest rates are making it harder to pay down your balance, a balance transfer could help you save on interest and make more progress toward your financial goals. Learn how balance transfers work, what to consider and whether one might be right for you.

Continue Reading

Looking for a Smarter Way to Manage Credit Card Debt?
First Financial's **Visa® Simply First Credit Card** offers our lowest APR, no annual fee and a balance transfer fee of 3% or $10, whichever is greater.*

Ready to explore your options? **Apply online** 24/7 or call our Loan Department at 732.312.1500, Option 4 with any questions.

Watch: Didn’t Get Approved for a Car Loan?



If you weren’t approved for a car loan, take a deep breath. Once you know why, you can make a plan to reapply with confidence. We’re here to help.

Here's What to Do Next



Questions to Ask About Medicare

If you are new to Medicare, there are several questions you should consider. Keep reading to decide between your options when preparing to enroll in Medicare or after you have already enrolled.

Continue Reading

Questions about long-term care planning or interested in setting up a time to talk? Contact the **First Financial Investment & Retirement Center** or **schedule an appointment** to discuss your savings and investment goals.

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Paying a bill online should be simple, right? You search for the biller, find their payment page, enter your information, and you're done. But that quick online search could take you somewhere you didn't mean to go. Keep reading to learn how online bill pay impersonation scams work and how to avoid your sensitive information getting into the wrong hands.

Don't Become a Victim



Making Strides Together for a Greater Cause

Our First Financial Fighters showed up in a big way at last month's Making Strides Against Breast Cancer walk in Point Pleasant Beach! Thanks to our team and donors, we raised more than $650 to support the fight against breast cancer.

And we weren't alone! More than 22,000 walkers came together for the Point Pleasant Beach event, raising over $1.25 million to support lifesaving research, patient services, and advocacy efforts.

To everyone who walked, donated, or cheered us on, thank you for being part of something bigger. **Together, we're making strides toward a future without breast cancer!**



- **Thursday, November 26, 2026 –** All locations closed in observance of Thanksgiving

Important Update: *We've postponed all remaining 2026 virtual seminars and plan to reschedule them in 2027. We appreciate your understanding and look forward to sharing the updated schedule in the new year.* ***Stay tuned****!*

Sign up for our **seminar text alerts** and receive updates about upcoming educational events. You'll even be able to 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



We're Here When You Need Us

Planning a branch visit? **View our current operating hours online** or call (732) 312-1500 to schedule an appointment.

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

Celebrating Our Members

Congratulations to Amy from our Howell Branch, our October **Stuff Your Wallet** $90 gift card winner.

Already entered? Great news. You'll remain eligible for every monthly drawing through the end of 2026. Haven't entered yet? Stop by your local **branch** to complete your entry form for your chance to win.



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Disclosures:

**APR varies from 14.40% to 18% for the Visa® Simply First Card when you open your account based on your creditworthiness. 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. 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. A $5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*