



Happy Holidays!

Are you busy running around this holiday season with last minute gift shopping and need an easy pizza night? Check out our recent [membership spotlight highlighting Neptune business members Syed & Ayesha Nawazuddin](#) – owners of Papa John's in [Neptune](#) and [West Long Branch](#), NJ.



This month, there are many festive activities and events to enjoy in Monmouth & Ocean Counties. Check out our [blog on things to do in the area](#) this holiday season! And don't forget to head over to our [blog](#) and subscribe by entering your email address at the top right.

Thank you for Thinking First and enjoy the rest of December. We wish you and yours a Happy Holiday Season and a great 2023!



Get all the gifts on your list this year (or pay down already purchased holiday expenses), with our [**Holiday Loan**](#) ! Available through 1/14/23, our Holiday Personal Loan features a low fixed rate of 9.99% APR, terms up to 24 months, and borrow up to \$2,500.*

Our Holiday Loan also has same day approval, same day funding!

Apply Today!



The holiday season is one of the most joyful times of the year – and the most expensive. While you may want to spend hundreds on gifts to treat your loved ones, your budget could be heavily impacted by doing so. If you play your cards right, you can still get everything you need for the holiday season at a reasonable price. [**Here's how.**](#)

Read More



'Tis the season! We're still donating to charity and giving you a chance to win \$5,000 with each qualifying digital banking transaction you make in our [**Season of Giving and Receiving Sweepstakes**](#) through 12/31/22!**

Qualifying transactions include: Sending \$5 or more to a new [**Zelle**](#) contact, adding and paying a new bill in online [**bill pay**](#), enrolling in [**mobile banking**](#), or adding and completing a [**transfer to a new external account**](#). \$1 per transaction will also be donated to [**Good360**](#) and [**Operation Homefront**](#) this holiday season.

[**Learn More**](#)



Year-End Charitable Giving

With the holiday season upon us and the end of the year approaching, we pause to give thanks for our blessings and the people in our lives. It is also a time when charitable giving often comes to mind. The tax benefits associated with charitable giving could potentially enhance your ability to give and should be considered as part of your year-end tax planning.

[Read More](#)

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Sleigh the Gift Giving Season with Zelle®

All year long, you've heard your parents talk about wanting a certain something. You know they'd never go out and buy it for themselves, so it's the perfect present to surprise them with. Unfortunately, the price tag is a bit

frightful. This year, go in on gifts with other family members and split the cost of the bill!

Using Zelle® to Get Paid Back is so Delightful

Splitting the cost of a big gift with your siblings or other family members is easy with Zelle®. Use [Zelle](#)® to easily send a request¹ for the money you're owed, and they can quickly and safely send you money directly from their mobile banking app, even if you bank at different places.² And the best part is, the money will be available to you in minutes.²

How to Request Money for a Group Gift:

Step 1: Log into the First Financial [mobile app](#).

Step 2: In the main menu, select "Send money with Zelle®" from under Quick Links.

Step 3: Select "Request money with Zelle®"

Step 4: Enroll your U.S. mobile number or email address (if you haven't already enrolled).

Step 5: Once you've enrolled, select your recipient (by entering their phone number or email address or allowing the app to choose from your contacts), then type in the requested amount, add a little note such as "Mom and Dad's Holiday Gift," and click "Request."

That's it! No need to ask your siblings to run to the ATM or search for that checkbook they never use.

Learn more about how to use Zelle in our [video tutorial](#).

Get Started



HOLIDAY FOOD & GIFT DRIVES

Help us help others within our local community this holiday season by contributing to our food and gift drives at all [branch locations](#) during business hours.

- **Toy Drive** – New, unwrapped toys will be collected and donated to [Mount Springs Ministries](#) in Neptune through the close of business on **Thursday, December 15th**.
- **Food Drive** – Non-perishable food items will be donated to [Fulfill of Monmouth & Ocean](#) through the close of business on **Monday, December 19th**. Collection bins are available in all branch lobbies.
- **Children's Pajama Drive** – New full set (top and bottom) pajamas for kids up to age 12 will be donated to the [NJ Chapter of the Pajama Program](#) and collected through the close of business on **Thursday, December 29th**.
- **Coat Drive** – New or gently used coats for children or adults of any size, will be donated to the [Jersey Cares Coat Drive](#) and collected through the close of business on **Thursday, December 29th**.

[Learn More](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

December 18 – [Letters from Santa](#) online wish list submission deadline

December 24 through 26 – All locations will be closed in observance of Christmas

December 31, 2022 through January 2, 2023 – All locations will be closed in observance of New Year's

January 11, 2023 – [Social Security & Your Retirement Virtual Seminar](#), 6pm



FIRST FINANCIAL'S CURRENT OPERATING HOURS

View our [current operating hours](#) on our website . To set up an appointment at your local branch, 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

“

10 stars for service with my car loan! Kindness, thorough explanation, and 100% attention to detail.

— **Joseph C.**
Neptune Member

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**APR = Annual Percentage Rate. APR as low as 9.99%, 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 9.99% APR for 24 months, would have a monthly payment amount of \$46.14. 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.*

****Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**
Sweepstakes starts at 12:00:01 a.m. ET on 11/1/22 and ends at 11:59:59 p.m. ET on 12/31/22. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered accountholders at a participating Financial Institution. To enter by mail, hand-print on a 3-1/2" x 5" postcard: "Season of Giving and Receiving Sweepstakes", full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes" C/O MRI, P.O. Box 3849, Oak Park, IL 60303-3849; postmarked by 1/2/23 and rec'd by 1/9/23. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceivingsweeps.com Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright © 2022 First Financial. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®

¹ Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

² U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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

