

Business FIRST

*News and Resources
from First Financial*



Spring Greetings!

We hope the first quarter of the year provided fresh beginnings and new opportunities for you and your business. April is Financial Literacy Month, and we are thrilled to share this edition of the Business First Newsletter in hopes of helping empower you and your business to build and maintain a solid financial foundation. Trust that First Financial is always your partner in sharing financial tips to better your business.

At First Financial, we love working with our local businesses and the members of our community. We are happy to showcase how our products and services help our members every day.



Meet [Lorna Cooper-Piver](#), one of our valued Toms River members. Watch her [video interview](#) to learn why she has been banking with us for nearly 50 years. It has been a privilege to be part of Lorna's financial journey and share how she has found unwavering support through all stages of her life by banking with First Financial!

If you would like your business to be featured in an upcoming Member Spotlight, please contact business@firstffcu.com.

Should you or your business have any questions or wish to discuss financial goals — reach out by emailing business@firstffcu.com, stop into your [local branch](#), or call us at 732.312.1500.

Sincerely,
First Financial



As a small business owner, you know the importance of keeping more money in your pocket to put back into your business. First Financial's **Visa Business Cash Plus Credit Card** allows you to do just that. Our Business Cash Plus Card comes equipped with 1% cash back on *unlimited* purchases* and a 10-day grace period on payments,** plus so much more.

For questions or additional information, email us at **business@firstffcu.com** or call 732.312.1500.

[Learn More](#)



HOW YOUR SMALL BUSINESS CAN MAKE A DIFFERENCE THIS EARTH DAY

While environmental challenges like climate change and pollution may seem overwhelming, every business — big or small, has the power to make a positive impact. Now is a great time for business owners to evaluate their operations and implement small changes that will make a big difference.

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ADVERTISEMENT SCAMS TARGETING SMALL BUSINESSES

Small businesses that advertise locally often develop a competitive edge. These businesses are often seen as a trusted partner in the community and more easily attract new and repeat customers. Fraudsters are aware of this too and have become known to prey on small business owners and their desire to advertise, often offering too good to be true deals. Learn how to spot tactics of those attempting to sell phony or deceptive advertisements.

[Learn More](#)



HOW RUNNING A SMALL BUSINESS IS LIKE COACHING A FOOTBALL TEAM

Although it's a comparison you might not expect, football coaches and small business owners have a lot more in common than you might think. From preparing for the big game, to shifting tactics for a competitive edge—being a coach doesn't begin and end after one game, just like being an entrepreneur doesn't begin and end after one day in business. Keep reading to see why you can add “coach” to your resume as a small business owner.

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UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Thursday, May 15 – [Income for Life Virtual Seminar](#), 6pm

Monday, May 26 – All locations will be closed in observance of Memorial Day

Tuesday, May 27 – [Transitions to Retirement Virtual Seminar](#), 6pm

Tuesday, June 3 – [Rollover Planning Virtual Seminar](#), 6pm

Thursday, June 19 – All locations will be closed in observance of Juneteenth

Tuesday, June 24 – [Women and Investing Virtual Seminar](#), 6pm

Friday, July 4 and Saturday, July 5 – All locations will be closed in observance of Independence Day

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*



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 out our [website](#) and social media channels for the latest updates on our hours of operation.

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



DISCLOSURES:

**This APR of 18% is for purchases, balance transfers, and cash advances 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 \$35, \$10 Card Replacement Fee, and Returned Payment Fee of \$35. A First Financial membership is required to obtain a Visa® Business Cash Plus 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. Your First Financial Visa® Business Cash Plus 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 on eligible purchases each quarter.*

***No late fee will be charged if payment is received within 10 days from the payment due date.*



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