



Fall Greetings!

As many of our community members “fall” back-to-school, we wish you all a successful academic year! We are grateful for our faithful members and partners, as we continue to showcase the impact our products and services have on our community.

Want to get to know the First Financial community a little better? Check out our latest membership spotlight [highlighting one of our Freehold/Howell Branch members!](#)



If you're interested in bringing us to your school or business, contact Business Development at business@firstffcu.com.

Enjoy all the chill things this time of the year brings!



Sincerely,

Chantel Baptiste

Business Development Officer

Community Spotlight



This past summer we've been blazing the trails. Our team stayed connected with community partners, and even attended a few back-to-school wellness fairs and new hire orientations. Let's look at where we've been over the last few months!

In July, [CentraState Healthcare](#) hosted its virtual benefits fair, and informational materials were distributed to their employees.

It was an honor to be back on site to welcome many of our educators during their wellness fairs in August and September at [Middletown Township Public Schools](#), [Holmdel Schools](#), [Freehold Regional High School District](#), and [Manalapan Englishtown Regional School District](#).



In September, we also revisited the **ACCUPAC** employees at their Lakewood facility and once again shared with them the benefits of a membership with First Financial!

We have a few more upcoming benefits and wellness fairs scheduled this autumn. If you are planning on hosting any or would like us to visit your organization, please **contact Business Development** today.



Our **Summer Reading Contest** recently concluded and it looks like there were many books read. Great job by all who participated!

Congratulations to our 2022 contest gift card recipients:

\$75 Barnes & Noble Gift Card Winner | Julia Loff - *Age 14*

\$50 Barnes & Noble Gift Card Winner | Emilia Cerrato - *Age 6*

\$25 Barnes & Noble Gift Card Winner | Layla Favale - *Age 5*



WHAT YOU NEED TO KNOW ABOUT GIFT CARD SCAMS

Scammers are back at it again, this time with gift cards. [Read our blog post](#) to learn how to avoid these tricks that seem to be growing in popularity by fraudsters.

[Read More](#)



How Much Life Insurance Do You Need?

Throughout your life, your financial needs will change, and life insurance can help you meet some of those needs. But how much life insurance do you

need? There are a number of approaches to help you determine how much you should have. Learn more by [reading this article](#).

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Use your First Financial Visa Credit Card for the chance to win an NFL dream trip!

When you use your First Financial Visa Credit Card between 9/1 and 10/31/22, you'll automatically get entered to win 2 round trip tickets, flight, and hotel accommodations to the February 2023 SuperBowl in Phoenix, Arizona! The more you use your card during the [sweepstakes](#)

period, the more chances you have to win. You'll also receive bonus points for contactless payments (mobile phone or smart watch payments).*

Don't have a [**First Financial Credit Card**](#)?

Apply Today!



**HOW TO PAY OFF
STUDENT LOAN DEBT FASTER**

Not only can paying off your student loans cause a strain on your budget, but it can also prevent you from meeting your financial goals. Whether it's making extra payments or refinancing, [**here are some ways to help pay off your student loans faster.**](#)

Read More



UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, October 27

[Understanding Medicare Virtual Seminar](#), 6:30pm

Tuesday, November 1

[The Return of Conservative Investing Virtual Seminar](#), 6pm

Thursday, November 10

[Income for Life Virtual Seminar](#), 6pm

Friday, November 11

All locations will be closed in observance of Veterans Day

Monday, November 14

[Transitions to Retirement Virtual Seminar](#), 6pm

Thursday, November 24

All locations will be closed in observance of Thanksgiving Day

Tuesday, December 6

[Women & Investing Virtual Seminar](#), 6:30pm

Tuesday, December 13

[The Road to Retirement Virtual Seminar](#), 6pm

Saturday, December 24

All locations will be closed for Christmas Eve

Monday, December 26

All locations will be closed in observance of Christmas Day

Saturday, December 31

All locations will be closed for New Year's Eve

Monday, January 2, 2023

All locations will be closed in observance of New Year's Day



Our lobby and drive thru locations continue to remain open with extended hours of operation.

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.



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DISCLOSURES:

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2022 NFL SWEEPSTAKES. Open to 50 U.S. & D.C., 18 or older as of 9/1/22. Void in P.R. and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/22. For complete Official Rules including details on non-purchase entries, go to www.visa.com/NFLUltimateSweepstakesFullRules*



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