

Finishing the Year Strong Together

As another year comes to a close, we want to thank you for being part of the First Financial community. We're grateful for the opportunity to support you and your business as you work toward your goals and celebrate your successes.

In this final quarter of 2026, we're sharing timely resources to help you finish the year strong, plan for what's ahead, and make the most of new opportunities in the coming year.

Thank you for growing with us! On behalf of the entire First Financial team, we wish you a wonderful holiday season and a successful year ahead.

It's Almost a Wrap on Our 90th Anniversary!

Thank you for celebrating this milestone with us! Our **90th Anniversary** celebration isn't over just yet. There's still time to take advantage of these special anniversary promotions through **December 31, 2026**!

- **Lender's Credit on First Mortgages***
- **Stuff Your Wallet Monthly Gift Card Giveaway***

Have questions? Email us at **business@firstffcu.com**, visit your local **branch** or call 732.312.1500.

Thank you for *Thinking First*!

Sincerely,
First Financial



Keep your business finances ready for what's next with First Financial **Business Checking Accounts**. Designed to support your everyday banking needs, our accounts help you spend less time managing your finances and more time focusing on your business.

Enjoy convenient features like Online Banking, Mobile Banking, Bill Pay and Remote Check Deposit, plus local support when you need it.**

Have questions? Email us at **business@firstffcu.com** or call 732.312.1500.

Explore Business Checking Accounts



On Saturday, November 28, 2026, shoppers across Monmouth and Ocean Counties will support local businesses in celebration of *Small Business Saturday*. For small business owners, it's a valuable opportunity to attract new customers, reconnect with familiar faces and build relationships that last beyond the holiday season. With the right preparation, you can make the most of this busy shopping day and give customers a reason to return throughout the year.

How Much Should You Keep in Reserve?



As 2026 comes to a close, now is the time to review your business' financial performance, reflect on what worked and identify opportunities for improvement. Taking care of essential year-end tasks can help you address potential challenges and start 2027 on stronger financial footing. Use this checklist to make sure you're covering the important steps before the new year begins.

Year-End Checklist for Business Owners



The holiday season brings plenty of opportunities to give back, and small businesses are often asked to support charitable causes. While many requests are legitimate, scammers may take advantage of your generosity with fraudulent donation appeals. Before you give, learn how to recognize potential red flags, verify charitable organizations and protect your business from charity scams.

How to Give with Confidence



This holiday season, First Financial is joining forces with **Fulfill of Monmouth & Ocean** and the **Ashley Lauren Foundation** to support local families in need. All First Financial **branches** are serving as collection sites for nonperishable food items and new, unopened toys and games.

Here's how you can make a difference:

Holiday Toy Drive | Through Monday, November 30
Help bring joy to children ages 5–17 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 put food on the table for local families by donating nonperishable, unexpired food items. View **Fulfill's list of most-needed items** for ideas on what to give.

Every donation, big or small, can make a meaningful difference for our friends and neighbors this holiday season. Thank you for helping us spread kindness and supporting families throughout our community!

Learn More



Each month, we share a podcast episode that offers practical insights for small business owners.

This Month's Pick

The Amy Porterfield Show | #733
Deck the Halls, Not Your Calendar: How to Manage Your Time this Holiday Season

Why We Like It: Balancing the demands of running a business with spending quality time with loved ones can be especially challenging during the holidays. A little planning, clear communication and smart time management can help you make the most of the season without feeling overwhelmed.

Tune in to this episode of *The Amy Porterfield Show* for practical tips on managing your time and finding a better balance during the busy holiday season.

Listen Online



- **Thursday, December 24 – All locations closing at 12:30pm in observance of Christmas Eve**
- **Friday, December 25 & Saturday, December 26 – All locations closed in observance of Christmas**
- **Thursday, December 31 – All locations closing at 12:30pm in observance of New Year's Eve**
- **Friday, January 1, 2027 & Saturday, January 2, 2027 – All locations closed in observance of New Year's**
- **Monday, January 18, 2027 – All locations closed in observance of Martin Luther King, Jr.**

Never miss a virtual seminar! Sign up for our **Seminar Text Alert Program** 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? Check our current **branch hours and locations** online or call 732.312.1500 to schedule an appointment.

For the latest updates, visit our **website** or follow us on social media.

Important Security Reminder: First Financial will never contact you by email, text or phone to ask for sensitive personal or financial information, including account passwords, PINs, verification codes or card information.

If you receive an unexpected message or call claiming to be from First Financial requesting this information, do not respond or share your information. Contact us directly at 732.312.1500 to verify the request.

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

First Financial
FEDERAL CREDIT UNION

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

EQUAL HOUSING LENDER

NCUA
Federally Insured by NCUA

Disclosures:

**Full terms and conditions for all listed 90th Anniversary promotions are available on our 90th Anniversary webpage at firstffcu.com.*

***A First Financial membership 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. Other terms & conditions may apply; see the credit union for details.*