



We hope everyone's new school year is off to a great start!

We're sending all the teachers and students of Monmouth and Ocean counties our wishes for a fantastic start to the new school year. We hope this year is filled with knowledge, adventures, and great memories. We're always here to back you up on this exciting journey and help you make this school year one for the books!

First Financial offers more than just banking services, we also create meaningful connections. Member Matthew Koba, also known as **Matticus Bricks** on social media - discovered this firsthand. With a dedicated following of over 24,000 LEGO enthusiasts on **Instagram**, Matthew found his financial home with us. Starting with his personal banking, he experienced our emphasis on one-on-one relationships and decided to explore our business banking options as he began monetizing his social profiles. Matthew's story reflects our commitment to evolving alongside our members. With First Financial, it's not just banking – it's a partnership too. Check out Matthew's testimonial **video** below.



Make the most of this beautiful weather month in New Jersey by enjoying all the **[fun things to do in Monmouth & Ocean Counties this September!](#)** Check out these activities and events, and be sure to head on over to our **[blog](#)** to subscribe by entering your email address at the top right.

We hope you have a great month!



We're walking to help the American Cancer Society end breast cancer on Sunday, October 15th! Join the First Financial Fighters in Pt. Pleasant Beach, or **[donate to the cause online](#)**. You can also make a donation to our team during business hours at any First Financial **[branch](#)**. **Think pink!**

[Donate to the First Financial Fighters](#)



With hurricane season well underway, it's essential to prioritize not only your physical safety - but also your financial well-being. Natural disasters like hurricanes and tropical storms can have a devastating impact on your financial stability if you're unprepared. However, with careful planning and the right strategies, you can mitigate potential risks and protect your financial future.

[Continue Reading](#)



DOLLARS FOR A'S

It's back-to-school time, and with our [Dollars for A's Program](#) - kids can earn rewards for doing well in school each marking period. When they are enrolled in the program, we will reward your child for getting A's on their report card by depositing \$1 for each "A" earned into their [First Step Kids Account](#).*

[Learn More](#)



[New Life for Your Old Insurance Policy](#)

September is Life Insurance Awareness Month, and life insurance can serve many valuable purposes. However, later in life, you may think you no longer need to keep your coverage or that your coverage has become too expensive. You might be tempted to abandon the policy or surrender your life insurance coverage, but there are other alternatives to consider.

[Read More](#)

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How to Spot an Investment Scam



We all dream of financial success, but when it comes to investing, we have to be cautious. Scammers will tout a once-in-a-lifetime opportunity that will earn high returns with little to no chance of loss. After the unsuspecting investor sends their money, the other person disappears – and then the money is gone. There are some red flags you can look for that may indicate an opportunity is actually a scam.

[Read More](#)



UPCOMING EVENTS

Tuesday, September 26 – Rethinking Diversification Virtual Seminar, 6pm

Tuesday, October 3 – Social Security and Your Retirement Virtual Seminar, 6pm

Monday, October 9 – All locations will be closed in observance of Columbus/Indigenous People's Day

Sunday, October 15 – Making Strides Against Breast Cancer Walk of Pt. Pleasant Beach, 10am

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*

Sign Up For Seminar Text Alerts



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

MEMBER TESTIMONIAL OF THE MONTH



I wanted a safe and secure place for my money. Thorough, personal, and efficient service!

— **Ann L.,**
Freehold/Howell Branch Member





firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Available for First Financial members between 1st and 12th grades. Child must be present and a deposit to a First Step Kids Account is required to receive the Dollars for A's incentive. Offer applies only to report cards for most recent school terms. Qualifying report cards must be submitted within 45 days from the date of issue. No back rewards available for prior semesters or marking periods. Letter grade "A" (or school district's equivalent) or 90%+. Limit of \$10 will be rewarded for A's per each marking period, not to exceed \$40 in Dollars for A's deposited per school year or calendar year. A First Financial Membership is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. Parent or guardian must bring both the child's birth certificate and social security card when opening a First Step Kids Account at any branch location. Parent or guardian will be a joint owner and must also bring their identification. As of 7/2/2020, the First Step Kids Account has an annual percentage yield of 0.03% on balances of \$100.00 and more. The dividend rate may change after the account is opened.*



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

