



Happy October, First Financial members!

As we take in the beauty of fall, we're gearing up to celebrate **International Credit Union Day** on October 19th, a special day to recognize the vital role credit unions play in our communities' financial well-being. We're grateful to be your chosen financial partner – together, we make a stronger community!

Miguel Ramos, owner of **Unique Designs Constructions** in Little Egg Harbor - has been a First Financial member for almost two decades. When he started his landscaping and pavers installation business in 2019, he knew all the personal touches of doing his banking with us as a consumer, would also carry over into his business account. Tune in below or **read our interview** with Miguel and why he recommends anyone to become a member of the First Financial family.



Make the most of one of the best months in New Jersey by enjoying all the fun **[things to do in Monmouth & Ocean Counties this October!](#)** 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 autumn!



MAKING STRIDES AGAINST BREAST CANCER 2023

We're walking to help the American Cancer Society end breast cancer this coming 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 all month long, at any First Financial [branch](#). **Think pink!**

Donate to the First Financial Fighters



Buying a home is an important milestone of the American dream. However, saving for a down payment can seem impossible. The good news is that with careful planning and strategic saving, homeownership can become a reality sooner than you think. We're here to guide you through the journey of saving for your first home's down payment.

Continue Reading



Use the equity in your home this fall, and complete that project you've been waiting all year to do. Whatever you plan to renovate, or even to help consolidate debt – a **Home Equity Loan** from First Financial is here to help you get it done.*

Apply Online



4 Key Objectives of a Sound Retirement Plan

A sound retirement plan should be based on your particular circumstances. No one strategy is suitable for everyone. Once you're retired, your income plan should strive to address four basic objectives: earn a reasonable rate of return, manage the risk of loss, maintain a

source of sustainable and predictable income, and reduce the impact of taxes. Continue reading to find out how to ensure your retirement plan is on track.

Read More

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At First Financial, we're alerting our community about the rise in AI voice cloning scams, where fraudsters use AI to impersonate voices, potentially deceiving individuals into sharing sensitive information or funds. In an unsettling case, a mother believed her daughter had been kidnapped - hearing an eerily accurate cloned voice of her daughter

crying in the background. Click below to read the full blog post, and stay informed on evolving scams and threats to your finances.

[Read More](#)

A dark red banner with a white calendar icon at the top center. Below the icon, the words "UPCOMING EVENTS" are written in a bold, white, sans-serif font, enclosed within a white rounded rectangular border.

UPCOMING EVENTS

Sunday, October 15 – [Making Strides Against Breast Cancer Walk](#) of Pt. Pleasant Beach, 10am

Thursday, October 19 – [Understanding Medicare Virtual Seminar](#), 6pm

Wednesday, November 1 – [Income for Life Virtual Seminar](#), 6pm

Saturday, November 11 – All locations will be closed in observance of Veterans 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*

[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 always wanted to work with a credit union and have been a member for many years. Very happy with the convenient location, hours of operation, and the professional service.

— **Peter K.,**
Freehold/Howell Branch Member



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and the borrower(s) will be required to pay back closing costs in full to FFFCU. A First Financial membership is required to obtain a Home Equity Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See FFFCU for details or visit firstffcu.com for all current rates. Rates for financing up to 80% of Appraised Value less other Mortgages.*



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