



Happy February!

We proudly celebrated our official 90th Anniversary on February 6th! From our humble beginnings that started with a group of schoolteachers back in 1936 to now, we've always been proud to serve our local community. We are grateful to you, our valued Members, for helping us to achieve nine decades of service and counting! Keep reading to learn more about our history and to see a sneak peek of the exciting anniversary celebrations we have planned throughout the rest of 2026.

Budget-Friendly Events We Love

Love is in the air—and so are **free or inexpensive events** to celebrate it! Check out these budget-friendly happenings in Monmouth & Ocean Counties this month that say “Happy Valentine’s Day,” without a hefty price tag.

Don't miss out on low-cost fun. Get this monthly list sooner by visiting our **blog** and entering your email address at the top right.

Wishing all of our Members a Happy Valentine’s Day!



First Financial Celebrates 90 Years of Putting People First

Founded in 1936 during the Great Depression, First Financial has grown from a small, visionary group of Asbury Park schoolteachers to the trusted financial partner of over 15,000 members today. As the credit union humbly reflects on this milestone, it is reminded that the enduring legacy and commitment of its founders continues to shine through present-day operations and remain central to its mission of *putting people first*.

“As we celebrate this milestone anniversary year, we continue to look to the future with optimism and purpose,” said Issa Stephan, President & CEO of First Financial. “We are here to empower our members and help them achieve their financial dreams in the most personalized way that we can.”

Visit our [**90th Anniversary webpage**](#) to stay up-to-date on all the special giveaways and promotions that will be available to members throughout the year.

Read our [**press release**](#) to learn more about the transformation First Financial has undergone over the last nine decades.

First Financial looks to the future with confidence and remains committed to serving its community for years to come. Thank you for being a valued First Financial member!



Our Founder - Harold "Pop" Shannon (pictured front, center) and the Board of Directors



ICYMI: Hurry in and open your **4 Month Savings Certificate**, which is back for a limited time. Warm up your savings at **3.10% APR / 3.14% APY*** with a \$1,000 minimum deposit. Your 4 month certificate will auto-renew to our 6 month certificate at maturity. *New deposits only.*

Visit your local **branch** to get started.

[Learn More](#)



FIVE VALENTINE'S DATE IDEAS UNDER \$25

A little creativity can make any budget go a long way in making your Valentine's Day feel special, thoughtful, and romantic. Check out these five Valentine's date ideas that celebrate love without spending more than \$25.

[Keep Reading](#)

8 Mistakes That Can Upend Your Retirement



Pursuing your retirement dreams is challenging enough without making some common, and very avoidable, mistakes. Here are eight big retirement mistakes to steer clear of.

[Learn More](#)

Questions about this topic? Contact the [First Financial Investment & Retirement Center](#) today.

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First Financial members have access to *exclusive* **discounts on tax prep** all tax season long! Save 20% on TurboTax®, whether you're a new or returning user. TurboTax also gives you access to free calculators and the potential to get your maximum refund up to 5 days before IRS delivery. If you file with H&R Block, you can save \$25 as a new customer and \$10 as a returning customer.

Plus, you can enter for a **chance to win one of four monthly \$1,000 prizes or the \$10,000 grand prize** in this year's **Tax Time Sweepstakes**.**

File Today



Our 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** and social media channels for the latest updates on our hours of operation.

Upcoming Holiday Closings

- **Monday, February 16, 2026** – All locations will be closed in observance of Presidents' Day

*Sign up for our **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*

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MEMBER TESTIMONIAL OF THE MONTH

“

Great place to
bank. Your tellers
are the best!!

— Sunny S.,
Neptune Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

Disclosures:

**APY = Annual Percentage Yield. APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. New deposits only. After term expires, the 4 month certificate will automatically renew to the 6 month certificate at that time. Dividends are calculated and compounded monthly. Please be advised that there will be a penalty for early withdrawal. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. Federally insured by NCUA.*

***TurboTax Offer: Visit <http://turbotax.intuit.com> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2025. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.*

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