Fall into a Fresh Start

We hope you had an enjoyable summer season! And to our local school district employees, welcome back and best wishes for a great new school year ahead.

As the seasons change, First Financial remains available to support your organization and the employees you serve. Whether they're saving for what's next, managing everyday expenses, or working toward a bigger financial goal - we're here to connect them with helpful resources, financial solutions, and exclusive **Community Partner benefits**.

There's Still More to Celebrate for Our 90th Anniversary!

Our 90th Anniversary celebration continues throughout this year with special promotions, giveaways and more. Visit our **90th Anniversary webpage** to see what's happening now and what's coming next.

Here's a peek at some of our current anniversary promotions:

- **Lender's Credit on First Mortgages** *ends 9/30/26**
- **$90 Tell a Friend and Refer a Ride Referrals** *ends 12/31/26**

- **Stuff Your Wallet Monthly Gift Card Giveaway** *ends 12/31/26**

Have an upcoming employee event, benefits fair or virtual gathering? We'd love to participate or provide materials to help your staff learn more about the financial resources available to them. To bring First Financial to your school or business, contact Business Development at **business@firstffcu.com**.

Don't forget to share this newsletter with your employees! We're here to answer their questions, help connect them with resources for their financial goals, and make sure they know about the exclusive offers available through your organization's **Community Partnership with First Financial**.

Sincerely,
The Business Development Department at First Financial

Community Connections in Action

We've enjoyed getting out into the community and connecting with our Community Partners and their employees over the past few months. From member benefits fairs to workplace visits, each stop gives us another opportunity to learn what matters most to the employees we serve and connect them with financial resources to help them reach their goals.

In June, we joined the **Lakewood Education Association** for its Member Benefits Fair, and spent a sunny afternoon celebrating the end of another successful school year with the **Freehold Regional High School District**. The **First Financial Investment & Retirement Center** also joined us, sharing ways educators can plan for their financial goals today and for the future.

In July, we headed to **Ocean County Utilities Authority** for three days of site visits across its division. These visits gave us the chance to meet employees where they work, hear more about their financial priorities, and share resources available through their Community Partnership with First Financial.

Want First Financial to visit your organization next? Contact Samantha at **scolella@firstffcu.com** to schedule an upcoming visit, employee event, or benefits fair.

Come home sweet home with a First Financial Mortgage!
Our mortgages feature flexible terms up to 30 years, no prepayment penalties, personalized service, and low fees.**
Learn More About a First Financial Mortgage →

Your first home might be closer than you think. First Financial now offers the **Homebuyer Dream Program® Suite** **(HDP®)**, a set of three options that provides grants up to $30,000 to eligible first-time homebuyers in Monmouth and Ocean Counties.***
Learn More About the Program →

Ready to get started? Contact a First Financial Mortgage Expert at 732.312.1500, Option #4, to review eligibility requirements for each program option and determine if you qualify. You can also schedule a **Mortgage Q&A Session**, with no commitment required.

Get pre-approved for a Mortgage

Owning a home brings many rewarding moments, but it also involves a steady commitment. From regular seasonal maintenance to unexpected repairs, homeowners can benefit from having a thoughtful plan to keep their property in great condition without overburdening their budget. Here's how to make maintenance and repairs on your home more manageable.

Continue Reading

Choices for Your 401(k) at a Former Employer

A common issue for a mobile workforce is what to do with a 401(k) when leaving a job. Usually, individuals have four options for their retirement account from a previous employer.

Learn More

5 Common Types of Check Fraud Scams You Should Know

Even in a digital world, checks (paper or electronic) contain valuable information that criminals can use to steal money or commit fraud. Understanding check fraud and how it occurs can help you recognize warning signs and better protect your finances. Keep reading to learn about the 5 common types of check fraud: *Mail theft, check washing, counterfeit checks, fake check scams,* and *forged checks.*

Keep Reading

UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Monday, October 12** – All locations closed in observance of Columbus/Indigenous People's Day
- **Wednesday, November 11** – All locations closed in observance of Veterans Day

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

FIRST FINANCIAL'S CURRENT OPERATING HOURS

We're Here When You Need Us

Planning a branch visit? View our current operating hours **online** or call (732) 312-1500 to schedule an appointment.

You can also follow us on social media or visit our **website** for the latest updates.

Important Reminder: First Financial will *never* contact you via email, text, or call asking for your personal or financial information - such as your account passwords, PIN, verification codes, or card information. Contact us directly at (732) 312-1500 if you unexpectedly receive a message or call claiming to be First Financial that asks for sensitive information.

Samantha Colella
Business Development Representative
First Financial Federal Credit Union
scolella@firstffcu.com
(732) 312-1421

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

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

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*

***APR = Annual Percentage Rate. Subject to credit approval. Creditworthiness determines your APR. Rates quoted assume excellent borrower credit history and are for qualified borrowers. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. Higher rates may apply depending on loan terms and creditworthiness. Minimum mortgage loan amount is $100,000. Available on primary residence only. The Interest Rates, Annual Percentage Rate (APR), and fees are based on current market rates and are for informational purposes only. Mortgage insurance may be required depending on loan guidelines. This is not a credit decision or a commitment to lend. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. See Credit Union for details. A First Financial membership is required to obtain a Mortgage and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. NMLS CU ID: 685814*

****The FHLBNY and First Financial Federal Credit Union (FFFCU) reserve the right to change the Homebuyer Dream Program® terms and conditions at any time, without prior notice. The household also understands that the limited funds are available on a first-come, first-served basis, and even if the household meets all terms and conditions, this does not guarantee that funds will be available when the household qualifies. The FHLBNY, in its sole discretion, may refuse to honor a Homebuyer Dream Program® funding request. The household further agrees that any proceeds that will not be, or cease to be, used for the purposes approved by the FHLBNY will be recaptured, and the unused or improperly used grant will be returned to the FHLBNY. The household will also acknowledge receipt of a copy of these terms and conditions. Federal Home Loan Bank of New York Homebuyer Dream Program® Mortgage recipients do not qualify for the 90th Anniversary promotional $900 lender's credit on first mortgages.*