

Upcoming Holiday Closings & Important Dates

Monday, October 12

All locations closed in observance of Columbus/
Indigenous Peoples' Day

Wednesday, November 11

All locations closed in observance of Veterans Day

Register for upcoming virtual seminars on the Events Calendar at firstffcu.com.



Celebrating 90 Years Together – A Note from our President/CEO

To Our Members,

We hope the summer season gave you the chance to slow down and make memories with those you love. Moments of connection with family and friends are an important part of life. That same spirit of connection has been central to our milestone 90th Anniversary this year, as we've welcomed the chance to reflect on our history and celebrate our valued members, who are the reason we have achieved this milestone.

Throughout our milestone year, we've been raffling a wallet filled with \$90 in gift cards each month. If you haven't entered yet, make sure to visit your local branch before the year ends to submit your entry. We're also offering a lender's credit on first mortgages that close by the end of 2026. If you're ready to turn your homeownership dreams into reality this year, we'd be honored to support you on that journey. For more details about this and our other anniversary offers, visit our 90th Anniversary webpage at firstffcu.com.

Thank you for trusting us as your financial partner and for sharing in your goals and milestones for 90 years and counting. We look forward to serving you today, tomorrow, and for many years to come.

As always, thank you for Thinking First—God bless!

Sincerely,

Issa Stephan, CCUE, President & CEO

90th Anniversary Prize Recipients

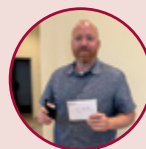
Congratulations to our next group of 90th Anniversary prize winners! Thank you for your continued membership with us. Cheers to 90 years!

Stuff Your Wallet Recipients



June 2026: Donna F., Toms River Branch

"Always greeted by very friendly associates, and all transactions go very smoothly. Anything you ask, they will do with a smile."



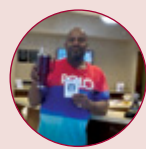
July 2026: Brian D., Howell Branch

"Excellent service and great rates. I will only use FFFCU for my loan needs. Camille and her team are fantastic to work with."



August 2026: Ellen M., Toms River Branch

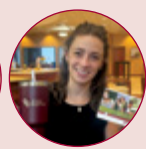
"Your staff is outstanding, and service is extraordinary. We have a home equity loan and the whole process was stress-free. Keep up the great work, you rock!"



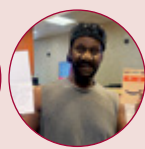
Willie M.



Ava J.



Maria Elena R.



Starlone M.

Raffle for Your Rate Recipients

June 2026:

Grand Prize: Leonard D., Toms River Branch & **Runner-up Prize:** Willie M., Neptune Branch

July 2026:

Grand Prize: Ava J., Neptune Branch & **Runner-up Prize:** Lisa P., Neptune Branch

August 2026:

Grand Prize: Starlone M., Neptune Branch & **Runner-up Prize:** Maria Elena R., Neptune Branch

Is your vehicle lease coming due soon, but you want to keep your car?

A First Financial Lease Buyout Loan offers low rates, flexible terms up to 84 months, and a quick, easy application process. **

The best part?

It allows you to keep driving the car you know and love – while we do all the hard work for you.

Apply online 24/7 at firstffcu.com, in any branch, or by calling 732-312-1500, Option 4.

**Full terms and conditions are available on our Lease Buyout Loans webpage at firstffcu.com



Could Your Home's Equity Help Fund What's Next?



As you pay down your mortgage and your home's value grows, you build equity. A Home Equity Line of Credit (HELOC), allows you to borrow against that equity when you need it, giving you access to a revolving line of credit rather than receiving one lump sum upfront.*

That flexibility can make a HELOC useful for expenses that happen over time. You might consider one for a home renovation completed in phases, an unexpected major repair, education costs, or another significant expense. Some homeowners also use their home's equity to consolidate higher-interest debt.

With a HELOC, you typically borrow only what you need and pay interest on the amount you use. However, it's important to remember that your home secures the line of credit. Many HELOCs also have variable interest rates, which means your rate and payment could change over time.

Before tapping into your home's equity, think about how much you need to borrow, how the payments will fit into your budget, and your plan for paying the balance back. A HELOC can provide valuable flexibility, but it should also support your broader financial goals.



Could a HELOC be right for you?

Visit <https://bit.ly/4deohgA> or scan the QR code to learn more about how HELOCs work, when they might make sense, and what to consider before applying.

* Home Equity Line of Credit LTV up to 70%. LTV= Loan to Value Ratio. Rates will vary with the market based on Prime Rate and may change quarterly. Subject to credit approval. Available on primary or secondary homes only.

A First Financial membership is required to obtain a home equity loan or line of credit, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. Subject to underwriting guidelines. See credit union for details. Federally insured by NCUA. Equal Housing Lender.

Is Your Home Ready for the Upcoming Season?

As you pay down your mortgage and your home's value grows, cold weather has a way of exposing the little problems around your home that are easy to ignore during warmer months. Taking care of a few things now can help prevent costly repairs later, improve energy efficiency, and make your home more comfortable once temperatures start to drop.

Begin with a quick seasonal checkup. Clean gutters and downspouts for proper drainage. Look for drafts around windows and doors and replace worn weatherstripping or caulk where needed. Have your heating system inspected and replace furnace filters. It's also a good time to disconnect outdoor hoses, protect exposed pipes, and check your roof for loose or damaged shingles.

Some projects are relatively inexpensive. Others, like replacing aging windows, upgrading insulation, installing a new heating system or addressing a roof that's nearing the end of its life, can require a larger investment.

If a major home project is on your list, the equity you've built in your home may be able to help. A fixed-rate Home Equity Loan can provide access to a one-time lump sum based on the equity you've built in your home over the years, and is paid back in fixed installments over the life of the loan.+

Before borrowing from your home's equity – whether it be a fixed rate loan or a HELOC, consider the total cost of the project, how much you realistically need, and how repayment will fit into your monthly budget.



Scan the QR code or visit <https://bit.ly/4AiS1Dw> to learn more about First Financial's home equity loan options.

+First Financial will waive Home Equity Loan 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. Home Equity Loan rates for financing up to 80% of appraised value less other mortgages.

Building a Life Together? Start Your Financial Future on the Same Page



35% of couples attribute stress in their relationship to financial issues. This could explain why some experts say financial problems are one of the top reasons marriages fail.^{1,2}

Fortunately, when couples work together to address their finances, they may be able to

mitigate many of the problems money may cause in a marriage.

10 Tips for Married Couples

- 1. Communication** – Couples should consider talking about their financial goals, memories, and habits, as each partner may come into the marriage with fundamental differences in experiences and outlooks driving their behaviors.
- 2. Set Goals** – Setting goals establishes a common objective that both partners become committed to pursuing.
- 3. Create a Budget** – A budget is an exercise for developing a spending and savings plan that is designed to reflect mutually agreed-upon priorities.
- 4. Set the Foundation for Your Financial House** – Identify assets and sources of debt. Look to begin reducing debt, while building an emergency savings fund.
- 5. Work Together** – By sharing the financial decision-making, both spouses are vested in all choices, reducing the friction that can come from a single decision-maker.
- 6. Set a Minimum Threshold for Big Expenses** – While possessing a level of individual spending latitude is reasonable, large expenditures should only be made with both spouses’ consent. Agreeing to a purchase amount should require a mutual decision.
- 7. Set Up Regular Meetings** – Set aside a predetermined time once or twice a month to discuss finances. Talk about budgeting, upcoming expenses, and any changes in circumstances.

- 8. Update and Revise** – As a married couple, you may need to update the beneficiaries on your accounts, reevaluate your insurance coverage, and revise (or create) your will.³
- 9. Love, Trust, and Honesty** – Approach contentious subjects with care and understanding, be honest about money decisions you know your spouse might be upset with, and trust your spouse to be responsible with handling finances.
- 10. Consider Speaking with a Financial Professional** – A financial professional may offer insights to help you work through the critical financial decisions that all married couples face.



Questions about this topic or interested in setting up a time to talk with our Financial Advisor? Contact First Financial’s Investment & Retirement Center by calling (732) 312-1534.

You can also email Maureen.McGreevy@lpl.com

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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1. CNBC.com, May 9, 2023

2. Investopedia.com, June 10, 2023

3. When drafting a will, consider enlisting the help of a legal, tax, or financial professional who may be able to offer additional insight, especially if you have a large estate or complex family situation.

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How to Detect Check Fraud Early

Check fraud can happen in several ways. A check may be stolen from the mail, altered, forged or used as part of a scam. And unfortunately, the signs aren't always obvious right away. A payment may seem delayed, a check could clear for the wrong amount, or unfamiliar activity may appear on your account weeks later.

Knowing what to watch for can help you catch potential fraud sooner. Pay attention if a check you mailed hasn't been cashed within the expected timeframe, a check clears for an amount you don't recognize, or you notice a payment made to an unfamiliar person or business. Missing checks, missing mail, and unusual withdrawals can also be warning signs.

One of the easiest ways to protect yourself is to make account monitoring part of your routine. Review your account activity at least weekly, look at images of cleared checks to confirm the payee, amount and signature, and

keep a simple record of checks you send. Account alerts can also help you quickly identify unexpected withdrawals, large transactions, or other unusual activity.

If something doesn't look right on your First Financial account, don't wait. Contact us as soon as possible and gather any relevant check numbers, statements, or payment records. Continue monitoring your account closely since fraudulent activity may occur across multiple transactions.



Want to learn more ways to protect your account?

Visit <https://bit.ly/4g4F5ZW> or scan the QR code to read the full article and learn what to do if you suspect check fraud.

Loan Connection (732) 312-1500, Option 4

To Fax Loan Applications
(732) 312-1530 (24-hour)

Contact Us

Local Callers (732) 312-1500
Out of Area (866) 750-0100

info@firstffcu.com
firstffcu.com

Neptune Branch 783 Wayside Road

Toms River Branch
1360 Route 9 South
Corner of Routes 9 & 571

**Freehold/Howell
Service Center**
389 Route 9 North
Next to Howell Park & Ride

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President/CEO

First Financial's Supervisory Committee has the responsibility to investigate member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee
P.O. Box 751
Neptune, NJ 07754



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