



Enjoy the last few weeks of summer!

As we bid farewell to the sun-kissed days of summer, we're thrilled to bring you the latest updates, exclusive offers, and valuable financial insights to make the most of this final month of the season. As the summer draws to a close, we're looking forward to helping you close it out on a high note and achieve your financial goals. So, let's make this August a month to remember as we gear up for an exciting autumn ahead!

At First Financial, we're all about building meaningful relationships and delivering exceptional service to our members. In our recent [member spotlight](#), we highlighted [Personal Touch Pharmacy](#), a local pharmaceutical gem situated in the heart of Toms River, New Jersey. [Watch to learn](#) why Chief Pharmacist, Kalu Ndukwe recommends banking with us.



Make the most of this last month of summer by enjoying some fun **things to do in Monmouth & Ocean Counties** this August! 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 end of summer!



Our annual **Summer Reading Contest** is still open for First Financial kids to read books and earn rewards through 8/31!* Get \$1 per book up to 10 books, plus a chance to win a Barnes & Noble gift card at the end of the summer.

[Submit a Book](#)



We've all been there — caught up in the excitement of a flashy advertisement, only to regret our impulsive purchase later. With a little mindfulness and strategic planning, we can resist the allure of impulse buying and make smarter financial choices. [Keep reading](#) to see some common examples of impulse purchases and practical tips to help you avoid them.

[Continue Reading](#)



TELL A FRIEND ABOUT FIRST FINANCIAL, GET PAID!

Have you had a great experience with us? Tell your friends and family about First Financial, when they **open a new membership with a checking account** you'll each get \$50,+ and when they **close on an auto loan** you'll get \$75.** The amount of referral bonuses are endless!

Learn More



2024 Key Numbers for Health Savings Accounts

The IRS recently released the 2024 contribution limits for health savings accounts (HSAs), as well as the 2024 minimum deductible and maximum out-of-pocket amounts for high-deductible health plans (HDHPs). Keep reading to find out what will be changing for next year so you can start to plan ahead.

[Read More](#)

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It's summertime, and while we all look forward to that long-awaited break, it's essential to be aware of potential risks that can arise – such as

summer vacation scams. [Here's how you can avoid becoming a victim](#) and ensure a relaxing and trouble-free vacation over these next few weeks.

[Read More](#)



UPCOMING EVENTS

Wednesday, August 23 – [Transitions to Retirement Virtual Seminar](#), 6pm

Monday, September 4 – All locations will be closed in observance of Labor Day

Wednesday, September 13 – [401k Rollover Planning Virtual Seminar](#), 6pm

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



Awesome, awesome, and awesome experience. The staff was so professional. They made me feel so important! When I was addressed by name walking into the branch, all my stress disappeared. Thanks to Business Development for arranging an appointment!

— Neptune Business Member



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**From 7/1—8/31/2023, First Financial kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form to be filled out online using our electronic entry form. Only completely filled out entry forms will be eligible for reader rewards. Participants will earn 1 entry per book read in our prize drawing of three Barnes & Noble® eGift Cards in the amount of \$75, \$50, and \$25. If the parent/guardian prefers—Reader Rewards can be electronically deposited to the child's First Financial Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. Reader Rewards can also be redeemed in person in any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or printed out. The 3 prize winners will be drawn at random on or about 9/15/23 and will be contacted by the First Financial Marketing Department.*

+Offer can be canceled or withdrawn at any time. Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. Referral bonus(es) will be deposited into the referrer's Base Savings Account each time a new member is referred by the same current member when they open a membership along with a new First Financial checking account. Referring Member: To receive the \$50 incentive the referring member must have an existing First Financial account in good standing to be eligible. Rewards will automatically be deposited into the referrer's Base Savings Account at each referral's new account opening. New Member: Cash bonus will be deposited automatically into the new Base Savings Account and will be available within 30 business days of account opening. The new member's account and membership must remain open for at least 6 months or the \$50 cash bonus will be deducted from the Base Savings Account at closing. The new membership must include a checking account in addition to a Base Savings account. Business accounts, as well as accounts for minors under age 14, do not qualify for this offer. Offer not available in combination with any other offer. Existing First Financial members are not eligible to receive the new member offer. Account opening is subject to approval. Cash bonus may be considered interest reportable on IRS Form 1099-INT. Membership is open to anyone who lives, works, worships, volunteers or attends school in Monmouth and Ocean County. A \$5 deposit in a Base Savings Account is required to establish membership. New Members will be subject to verification of their identity and must be over 18 years of age.

***Offer can be canceled or withdrawn at any time. Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. In order to receive the \$75 incentive, the referring member must have an existing First Financial account and be in good standing. Referral bonus will be automatically deposited to the referring member's account upon new referral's loan closing. Cash bonus may be considered interest reportable on IRS Form 1099-INT. Membership is open to anyone who lives, works, worships, volunteers, or attends school in*

Monmouth or Ocean County. A \$5 deposit in a Base Savings Account is required to establish membership.



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

