



Warm Greetings & Happy Autumn!

As we approach the holidays and [International Credit Union Day](#) on October 20th, we are thinking of our faithful business community. Our members like you make the work we do possible – and we are so grateful for your continued support.

Did you know in addition to [loans](#) and [accounts](#), we offer useful [business services](#)? We can help you find the best options for managing your business through merchant and business investment services. Email us at business@firstffcu.com or call 732.312.1541 to learn more.

Enjoy all the chill things, this time of the year brings – as well as the upcoming holiday season!



Sincerely,

Chantel Baptiste

Business Development Officer



We are continuing to showcase the impact our products and services have on our business community.

Meet **Hairstylist For The Nations**, one of our wonderful businesses! **Watch** to learn why owner Ameerah Jones recommends First Financial to other business owners she knows.

If you would like your business to be featured in an upcoming business member spotlight, please contact **business@firstffcu.com**.



Retirement Savings in a Volatile Market

If you worry about your retirement investments during market downturns, you're not alone. Unfortunately, emotions are often the enemy of sound investing. [Here are some points](#) to help you stay clear-headed during periods of market volatility.

[Read More](#)

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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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Scammers are always creating new ways to steal your money. One of the recent scams utilizing peer-to-peer payment services is what's known as the "Pay Yourself Scam." The best way to avoid this scam, is to know what to look for. [Continue reading](#) to see how the scam unfolds and how to protect yourself and your accounts.

[Read More](#)



Use your [**First Financial Business Cash Plus Credit Card**](#) by 10/31 for the chance to win an NFL dream trip!

You'll automatically get entered to win 2 round trip tickets, flight, and hotel accommodations to the February 2023 SuperBowl in Phoenix, Arizona! The more you use your credit card during the [**sweepstakes**](#) period, the more chances you have to win. You'll also receive bonus points for contactless payments (mobile phone or smart watch payments).*

Don't have a First Financial Business Cash Plus Credit Card?

Apply Today!



If your business is up and running but needs more capital, you can usually rely on familiar options. However, funding an existing business requires slightly different preparation. [Continue reading](#) for more details on how to acquire more business funding.

[Read More](#)



Thursday, October 27 - [Understanding Medicare Virtual Seminar](#),
6:30pm

Tuesday, November 1 – The Return of Conservative Investing Virtual Seminar, 6pm

Thursday, November 10 – Income for Life Virtual Seminar, 6pm

Friday, November 11 - All locations will be closed in observance of Veterans Day

Monday, November 14 – Transitions to Retirement Virtual Seminar, 6pm

Thursday, November 24 - All locations will be closed in observance of Thanksgiving Day

Tuesday, December 6 – Women & Investing Virtual Seminar, 6:30pm

Tuesday, December 13 – The Road to Retirement Virtual Seminar, 6pm

Saturday, December 24 - All locations will be closed for Christmas Eve

Monday, December 26 - All locations will be closed in observance of Christmas Day

Saturday, December 31 - All locations will be closed for New Year's Eve

Monday, January 2, 2023 – All locations will be closed in observance of New Year's Day



Our lobby and drive thru locations continue to remain open with extended hours of operation. View our current operating hours on our [website](#). To set up an appointment at your local branch, call (732) 312-1500.

Be sure to also check our [website](#), social media channels, and [COVID-19 page](#) for the latest updates on our hours of operation.



Chantel Baptiste

Business Development Officer

First Financial FCU

business@firstffcu.com

(732) 312-1541



firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2022 NFL SWEEPSTAKES. Open to 50 U.S. & D.C., 18 or older as of 9/1/22. Void in P.R. and where prohibited. PIN-based and ATM transactions are not eligible. Ends 10/31/22. For complete Official Rules including details on non-purchase entries, go to www.visa.com/NFLUltimateSweepstakesFullRules*



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

