Fall Planning for the Future

The leaves aren't the only thing changing this season – your financial needs may be, too. Whether you're still wrapping up back-to-school shopping or trying to plan ahead for the holiday season, don't forget you have access to educational **articles**, **videos**, and **resources** to help you reach the financial goals that may be top of mind.

We say goodbye to summer and hello to fall this month – and there's plenty of local activities to make the most of both! Check out this list of fun, family-friendly **events in Monmouth and Ocean Counties this September**.

Want to be the first to know what's coming next month? Subscribe to our **blog** and get the list delivered directly to your inbox for your convenience!

First Financial may be able to help eligible first-time homebuyers in Monmouth and Ocean Counties with a down payment, closing costs, and counseling services through the **Homebuyer Dream Program®**. We offer three options featuring grants up to $30,000 per household, each with different income and eligibility requirements.*

Want to learn more? Contact the First Financial Loan Department at 732.312.1500, Option #4, to review eligibility requirements for each program option and determine if you qualify.

Schedule a Q&A Session

Get Preapproved for a Mortgage

Back-to-school season means back-to-lunchbox season, and costs can add up fast. Here are some budget-friendly lunch ideas your kids will actually enjoy, plus some shopping and prep tips to help you keep the whole week on budget too.

Continue Reading

Watch: Worried About Credit Card Debt?

Are you worried about credit card debt? If you're not sure where to start, we have some quick tips to help.

Reduce Your Debt

Choices for Your 401(k) at a Former Employer

One of the common threads of a mobile workforce is that many individuals who leave their job are faced with a decision about what to do with their 401(k) account. Individuals do have several options for the 401(k) account accrued at a previous employer.

Continue Reading

Questions about this topic or interested in setting up a time to talk? Contact the **First Financial Investment & Retirement Center** or **schedule an appointment** to discuss your savings and investment goals.

Finding out you've been a victim of check fraud can feel overwhelming. Whether you know how it happened or are working to figure it out, acting quickly matters. Keep reading to learn the steps to take if you think you've been a victim of check fraud.

Steps to Take if You're a Victim

We're walking to support the American Cancer Society in their fight to end breast cancer in Pt. Pleasant Beach on Sunday, October 18th! Join the First Financial Fighters in the Making Strides Against Breast Cancer by walking alongside us or by **donating to our team online** or in one of our **branches**. ***Think Pink!***

Donate to the Cause

All donations go directly to the American Cancer Society and make a difference in the lives of patients, their families and friends, doctors, and researchers who are working tirelessly to help find a cure for breast cancer.

UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

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

Please be advised that all remaining 2026 Investment & Retirement Center virtual seminars have been postponed and will be rescheduled in January 2027. Stay tuned!

Sign up for our **seminar text alerts** 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.

Celebrating Our Members

Congratulations to Starlone and Maria Elena from our Neptune Branch, our final **90th Anniversary** Raffle for Your Rate grand prize and runner-up winners. Thank you for being valued members!

Congratulations to Ellen from our Toms River Branch, our August Stuff Your Wallet $90 gift card winner.

Already entered? Great news. You'll remain eligible for every monthly drawing through the end of 2026. Haven't entered yet? Stop by your local **branch** to complete your entry form for your chance to win.

MEMBER TESTIMONIAL OF THE MONTH

“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!

— **Ellen M.,**
Toms River Member

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

First Financial
FEDERAL CREDIT UNION

Disclosures:

**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 fully understands that the limited funds are available on a first-come, first-serve basis and even if the household meets all of the terms and conditions - this does not guarantee that there may be funds available at the time that 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, which 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. APR = Annual Percentage Rate. Subject to credit approval. Credit worthiness 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 terms of loan and credit worthiness. 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, 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*