



Happy July!

First Financial hopes you and your loved ones enjoyed a fun and safe Independence Day! Summer is bringing the heat, so we're bringing these cool financial resources to help balance it out. Whether you are enjoying summer from a new destination or your own backyard, we hope that brushing up on financial literacy makes its way into your summer plans.

Sometimes the best summer memories are the ones that cost the least, so be sure to check out these [free or inexpensive activities](#) to enjoy with your family and friends in Monmouth and Ocean Counties this July. To receive this list in your inbox sooner, visit our [blog](#) and subscribe by entering your email address at the top right.



READER REWARDS SUMMER READING CONTEST

Our annual [Summer Reading Contest](#) is back to reward First Financial kids who make reading part of their summer fun! Through 8/31/25, participants can earn \$1 per book up to 10 books, plus a chance to win one of three Amazon gift cards or a First Financial backpack filled with school supplies.*

[Submit a Book](#)



If you're finally ready to buy a house after years of saving for a down payment, congratulations—this is an accomplishment worth celebrating. Now that you're officially on the hunt for your dream home, you might be wondering exactly how much you should spend. Here's the truth: Just because a lender approves you for a loan, it doesn't mean that figure is right for your budget.

[Continue Reading](#)



Rising prices can make planning a budget-friendly family trip challenging. In fact, the average cost for a week-long vacation for a family of four to a theme park can easily run upwards of \$6,000. Consider these saving strategies when planning your next family getaway.

[Learn More](#)

If you have questions about this topic or if you are looking to get started with saving strategies for your financial future, contact the [**First Financial Investment & Retirement Center**](#) today.

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At First Financial, we know how much joy a new furry friend can bring—and how challenging the pet adoption process can sometimes be. Scammers know this too, which is why they have been increasingly preying on aspiring pet owners. Learn how you can avoid a financial headache, a broken heart, and a drained wallet by preventing a pet adoption scam from happening to you.

[Continue Reading](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Wednesday, August 6 – [Income for Life Virtual Seminar](#), 6pm

Wednesday, August 20 – [Transitions to Retirement Virtual Seminar](#), 6pm

Sign up for our [**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



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

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Exemplary service. On multiple occasions, I have been assisted with my account to help make use of all of its features. Pleasant, kind, and knowledgeable - your staff embodies the great service I have always received at First Financial.

— **Catherine W.,**
Toms River Member

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

**From 7/1—8/31/2025, 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 Amazon gift cards in the amount of \$75, \$50, and \$25. Three additional participants will also be drawn at random to receive a First Financial backpack with school supplies. 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. All prize winners will be drawn at random on or about 9/15/2025 and will be contacted by the First Financial Marketing Department.*



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