



Happy December!

The staff, management, and board of directors at First Financial warmly wish you and yours a joyous holiday season and continued success as we welcome the new year. We are grateful to be part of your financial journey, and we look forward to serving you with the same dedication in 2026.

Making the holiday season feel magical doesn't have to come with a hefty price tag! Check out these [affordable family-friendly activities](#) in Monmouth and Ocean Counties this month. Don't miss out on low-cost fun. Get this monthly list sooner by visiting our [blog](#) and entering your email address at the top right.

Happy Holidays!



Our **Holiday Loan** is back and better than ever, with rates as low as **8.99% APR** through January 16, 2026! You can borrow up to **\$2,500** with terms up to **24 months**, to help you affordably expand your holiday budget, or pay down holiday bills in the new year.*

Plus, we have ***same-day approvals & funding and no pre-payment penalties*** – now that's pretty merry!

Questions before you apply? Contact our Loan Department at 732.312.1500, Option 4.

[Apply Now](#)



Santa is sending personalized letters to all the children on First Financial's Nice List! If you would like the little ones in your life to receive a very special message from the North Pole, request a letter by completing our [online wish list form](#) by **Thursday, December 18th**.

[Get a Letter From Santa](#)



DIY HOLIDAY CRAFTS AND TREATS GOOD ENOUGH TO GIFT

Handmade gifts show thought, care, and creativity –plus they’re a great way to celebrate the season without stretching your budget. Here are a few DIY gift ideas that are simple to make, will go easy on your holiday budget, and are guaranteed to bring joy to the important people in your life this December.

[Keep Reading](#)



Holiday Tipping Etiquette: 'Tis the Season to Show Your Appreciation

As the year comes to a close, you may be looking for ways to thank the people around you who make your life easier. Tipping during the holiday season is your chance to show your appreciation to the service providers you rely on throughout the year. While there is no one-size-fits-all rule when it comes to holiday tipping, a little guidance can help you strike the right balance.

[Learn More](#)

Questions about this topic? Contact the [First Financial Investment & Retirement Center](#) today.

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SEASON OF GIVING CHARITY CAMPAIGN

It's the most wonderful time to give! We're still donating \$1 to charity ([Good360](#) or [Operation Gratitude](#)) with each qualifying digital banking transaction you make through **December 31, 2025**: Send money to a new [Zelle](#) contact, use online [Bill Pay](#) to pay a new bill, make a new [external transfer](#), set up [card controls](#), or enroll in [mobile banking](#).^{**}

Get started in online banking or our [mobile app](#)!

[Go Digital](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Wednesday, December 24, 2025 – All locations will close at 12:30pm in observance of Christmas Eve

Thursday, December 25, 2025 – All locations will be closed in observance of Christmas

Wednesday, December 31, 2025 – All locations will close at 12:30pm in observance of New Year's Eve

Thursday, January 1, 2026 – All locations will be closed in observance of New Year's Day

*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](#)



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



The best banking experience we have ever had, we needed all the help we could get for our auto end of lease buyout. Professional and friendly. We were treated like friends.

—Patrick S.,
Howell Member





firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

**APR = Annual Percentage Rate. APR as low as 8.99%, terms up to 24 months, minimum loan amount is \$500, and maximum loan amount is \$2,500. Loan payment example: A \$1,000 Personal Loan financed at 8.99% APR for 24 months, would have a monthly payment amount of \$45.68. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term. A First Financial Federal Credit Union membership is required to obtain a Personal Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*

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