

Upcoming Holiday Closings & Important Dates

📅 Monday, May 25

All locations will be closed in observance of Memorial Day

How to Save for the Holidays Year-Round



You might be thinking, the holidays just ended - I'm not ready to mull them over right now. However, saving for the holidays year-round can help reduce stress, avoid debt, and give you more flexibility. With the right plan and savings tools, you can make saving simple and automatic. The beginning of a new year is the perfect time to start!

Why Saving All Year Long Makes Sense

Spreading holiday expenses out over the course of the year has real financial benefits:

- **Less stress during the holidays:** You'll already have funds set aside when the season arrives.
- **Avoid high-interest debt:** Planning ahead can help reduce reliance on credit cards or loans.
- **More room in your monthly budget:** Smaller, consistent deposits are easier to manage than one large expense at the last minute.
- **Greater flexibility:** Having holiday funds ready allows you to enjoy experiences, traditions, and generosity without guilt.

How Our Holiday Club Account Helps You Stay on Track

First Financial's Holiday Club Account is designed specifically to help you save consistently for holiday expenses throughout the year. * Instead of trying to remember to set money aside, this account makes saving structured and simple.

Here's how it works and why it's effective:

- **Open at any time:** You don't have to wait for a specific season to get started.

- **Automatic renewal:** Your account will renew each year, so holiday saving becomes an ongoing habit.
- **Annual dividends:** Dividends are posted annually on balances of \$100 or more.
- **Dedicated purpose:** Keeping holiday savings separate helps prevent spending these funds on everyday expenses.

By the end of October, your Holiday Club funds will be deposited directly into your First Financial account, ready for you to use.

Make Saving Easy with Automation

One of the biggest reasons people struggle to save is simply forgetting, or feeling like there's never any extra money left at the end of the month. Automation removes that barrier.

With a Holiday Club Account, deposits can be made in ways that fit your lifestyle:

- **Payroll deductions:** Automatically direct a portion of your paycheck into your Holiday Club Account.
- **Direct deposit:** Set up recurring transfers from your income.
- **In-person or mail deposits:** Add funds whenever it's convenient.

Even small, regular contributions can add up over time. For example, saving \$20-\$25 per week throughout the year can create a meaningful holiday fund by the time the season arrives.

The Power of Starting Early

Opening a Holiday Club Account early in the year gives your savings more time to grow and removes pressure later on. Instead of scrambling in the fall, you'll already be prepared with less financial strain and more peace of mind.

Saving year-round also allows you to adjust as life changes. You can increase or decrease contributions, plan ahead for travel, or prepare for larger holiday goals without feeling rushed.

Plan Ahead

Saving year-round helps you plan ahead, stay organized, and feel confident when the holiday season arrives. A little planning today can make a big difference tomorrow.

Stop into your local branch or call 732-312-1500 to get started today!

*Visit our *Personal Savings Accounts* webpage at firstffcu.com for full terms and conditions.



Community Spotlight



Greetings!

We recently celebrated the official 90th Anniversary of First Financial, and we would like to express our gratitude to our community partners. Thank you for trusting us, and we look forward to serving you and your employees for years to come.

First Financial Celebrates 90 Years of Putting People First

Founded in 1936 during the Great Depression, First Financial has grown from a small, visionary group of Asbury Park schoolteachers to the trusted financial partner of over 15,000 members today. Visit our 90th Anniversary webpage at firstffcu.com to stay up-to-date on all the special giveaways and promotions that will be available throughout the year.



If your organization is planning any in-person or virtual events, please let us know, and we would be happy to attend or send materials. If you're interested in bringing us to your school or business, contact Business Development at business@firstffcu.com.

Feel free to pass this newsletter along to your employees, too. We are here to answer any questions they might have and connect them to resources to reach their financial goals. We look forward to continuing to serve you and your employees!

Sincerely,

Samantha Colella
Business Development Representative

Our Monmouth and Ocean County Community Partners kept us on the road recently – and we wouldn't have it any other way! Here's a snippet of where our travels have taken us over the last few months.

In October, we had the pleasure of being included in the first annual Benefits & Wellness Fair at both Ocean County Utilities Authority and Wall Township. We then attended a Health & Benefits Fair with our long-time partners at the Ocean Township Municipal Building. We also attended back-to-back Employee Benefits Fairs at Centrastate Medical Center, giving us the opportunity to meet countless local healthcare professionals. We closed out the month with our friends over at Monmouth University, sharing the benefits of First Financial membership with campus staff.

Our last event of 2025 took us to a Member Benefits Fair with the Ocean County Council of Education Associations. We had a great time meeting current members, as well as sharing how First Financial could support our local educators in the community.

We kicked off 2026 with the New Jersey Education Association at a conference held at the Ocean Place Resort and Spa. The First Financial Investment & Retirement Center was also present, sharing all the ways they could support members through all stages of life and help plan for their financial future.

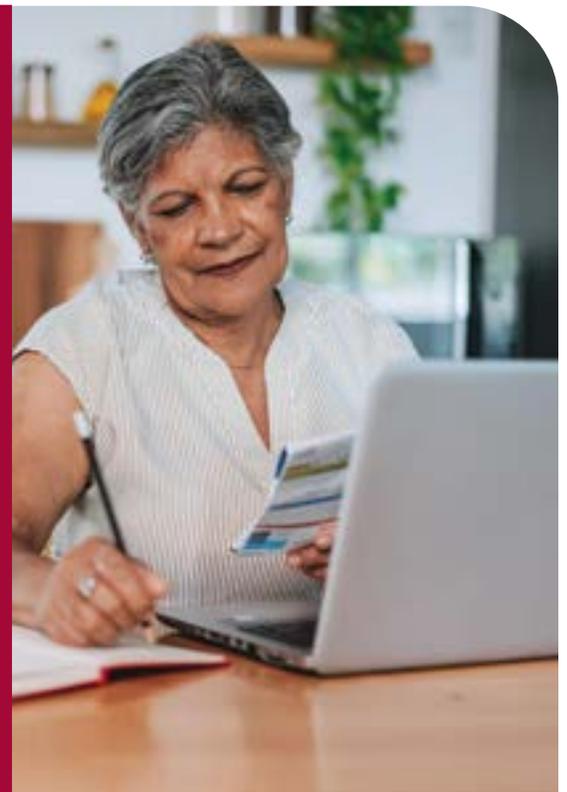
We would love to participate in any upcoming events you may hold this year. If you would like us to visit your organization, please contact us today!

Taxes Due? Low Rate Loans Available Through 4/15/26!

Do you owe on your taxes this year, or looking to get your refund sooner? Apply for our Tax Time Personal Loan through 4/15/2026 – featuring a special rate of 8.99% APR.* Borrow from \$500 to \$5,000 for up to 60 months, with same-day approval and same-day funding!

Apply online at firstffcu.com, at your local branch, or over the phone at 732.312.1500, option 4.

**Visit our website Personal Loans page at firstffcu.com for full terms & conditions, or to apply online.*



Budget Check Up: Tax Time is the Right Time



Every year, about 140 million households file their federal tax returns. For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.¹

It seems a shame not to make the most of all that effort. Tax preparation may be the only time of year when many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give your household budget a checkup.

Six Step Process

A thorough budget checkup involves six steps.

- 1. Creating Some Categories.** Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It may also be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.

- 2. Following the Money.** Go through all the receipts and statements gathered to prepare your taxes and get a better understanding of where the money went last year. Track everything. Be as specific as possible, and don't forget to account for the cost of any lattes on the way to the office each day.
- 3. Projecting Expenses Forward.** Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.
- 4. Determining Expected Income.** Add together all sources of income. Make sure to use net income.
- 5. Doing the Math.** It's time for the moment of truth. Subtract projected expenses from expected income. If expenses exceed income, it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.
- 6. Sticking to It.** If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.

Tax time can provide you with an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.



Questions about this topic? Contact First Financial's Investment & Retirement Center by calling (732) 312-1534.

You can also email Mary.LaFerriere@lpl.com or Maureen.McGreevy@lpl.com

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1. IRS.gov, 2025

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Protecting Kids' Devices from Scammers

Phones, tablets, gaming systems, and laptops are part of everyday life for today's kids. These devices are used for schoolwork, entertainment, and staying connected with friends and family. However, with increased access comes increased risk. Online scammers have been known to target young users through fake apps, phishing messages, gaming platforms, and social media.

At First Financial, we believe protecting your finances also includes protecting your digital life. Here are practical steps parents, guardians, educators, and caregivers can take to help keep children safe online and reduce the risk of scams.

1. Turn On Automatic Updates

Software updates often fix security vulnerabilities that scammers and hackers exploit. If devices aren't updated regularly, they may be exposed to preventable threats. Make sure automatic updates are enabled for:

- Operating systems (phones, tablets, computers)
- Apps and games
- Web browsers
- Security software

2. Use Strong, Unique Passwords

Weak or reused passwords are one of the most common ways scammers gain access to accounts. Teaching kids how to create strong passwords is a critical life skill. Strong passwords should:

- Be at least 12 characters long.
- Include a mix of upper and lowercase letters, numbers, and symbols.
- Avoid personal details like birthdays, school names, or pet names.
- Be different for each account.

For older children and teens, consider using a password manager to generate and store secure passwords safely.

3. Secure Your Wi-Fi Network

If your Wi-Fi network is not properly secured, outsiders may be able to access it and intercept sensitive information. Taking these steps reduces the risk of unauthorized access to your devices:

- Change the default router name and password.
- Use strong encryption settings (WPA2 or WPA3).
- Create a strong, unique Wi-Fi password.
- Disable remote management features if not needed.
- Set up a separate guest network for visitors.

4. Set Up Parental Controls

Parental controls are valuable tools for managing screen time, blocking inappropriate content, and preventing unauthorized purchases. Most devices and operating systems include built-in parental control features. These tools can help you:

- Limit access to certain websites or apps.
- Require approval for app downloads.
- Set screen time limits.
- Restrict in-app purchases.
- Monitor activity where appropriate.

5. Teach Good Online Habits

Technology tools are important, but conversations are just as critical. Open communication helps children recognize risks and make smart decisions online. Teach kids to:

- Be cautious about clicking on unfamiliar links.
- Ignore messages asking for personal information.
- Avoid sharing passwords, addresses, or financial details.
- Be skeptical of "too good to be true" offers.

- Tell a trusted adult if something feels suspicious.

6. Review App Permissions

Many apps request access to cameras, microphones, contacts, or location data. Not all of these permissions are necessary. Before installing apps:

- Review what permissions various apps request.
- Disable unnecessary access to location or contacts.
- Download apps only from official app stores.
- Periodically review and remove unused apps.

7. Monitor Financial Activity

Even children's gaming accounts and app stores can be tied to family payment methods. Regularly review your account statements and transaction history to catch unauthorized charges early. Consider:

- Setting spending limits.
- Requiring approval for purchases.
- Using alerts for account activity.
- Monitoring bank and credit card statements closely.

Protecting What Matters Most

Online safety isn't a one-time setup. Scammers are constantly evolving their tactics, especially on platforms that are popular with kids and teens. Protecting your devices requires ongoing attention. By combining strong technical protections with honest conversations and proactive monitoring, you can significantly reduce exposure to online threats.

If you ever have concerns about suspicious activity or fraud affecting your accounts with us, our team is here to help. Contact us at 732-312-1500 or stop into your local branch. Subscribe to our First Scoop Blog at blog.firstffcu.com to get the latest in scams and important alerts delivered to your inbox.

Loan Connection

(732) 312-1500, Option 4

To Fax Loan Applications
(732) 312-1530 (24-hour)

Contact Us

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

info@firstffcu.com
firstffcu.com

Neptune Branch

783 Wayside Road

Toms River Branch

1360 Route 9 South
Corner of Routes 9 & 571

Freehold/Howell Service Center

389 Route 9 North
Next to Howell Park & Ride



Contact Business Development

Samantha Colella
Business Development Representative
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732.312.1421



First Financial's Supervisory Committee has the responsibility to investigate member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee
P.O. Box 751
Neptune, NJ 07754



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