

# **Business FIRST**

*News and Resources  
from First Financial*

**1 First Financial**  
FEDERAL CREDIT UNION



## **Spring Greetings!**

Welcome to our spring edition of our Business First quarterly newsletter. As we celebrate **National Financial Literacy Month** in April, we encourage you to take some time to review your business finances.

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 enterprise through merchant and business investment services. Email us at **business@firstffcu.com** or call (732) 312-1541 to get started!

Enjoy the warmer weather and blossoming flowers, and we thank you for your continued support.

Sincerely,

**Chantel Baptiste**

Business Development Officer



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We're continuing to showcase the impact our products and services have on our business community!

Meet **Mount Springs Ministries** in Neptune, another one of our valued business members. Watch to learn why owner Robert Turner recommends banking with First Financial for both his non-profit organization, as well as for his personal banking needs.



If you would like your business to be featured in an upcoming business member spotlight, please contact [business@firstffcu.com](mailto:business@firstffcu.com)

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Cyberattacks are a concern for small businesses because they have information that cybercriminals want, and they typically lack the security infrastructure of larger businesses to adequately protect their digital systems.

Learn about cybersecurity threats and how to protect yourself [here](#).

[Learn More](#)

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## **U.S. Banking Crisis: Should You Be Worried?**

Silicon Valley Bank and Signature Bank were placed into receivership by the FDIC last month, causing many to be concerned about their deposit accounts. The good news is depositors of both banks will be

paid back in full and most individuals don't need to worry. [Here's Why.](#)

[Read More](#)

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LET THE SBA HELP YOU  
**BETTER UNDERSTAND YOUR  
BUSINESS FINANCES**

The SBA strives to increase the financial literacy of small business owners across the U.S. through numerous programs and [resource partners](#). Small business owners should know their way around bookkeeping, taxes, projections, and other financial aspects.

Here's some suggestions to better understanding your business finances.

[Read More](#)



## UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

**Tuesday, May 2, 2023**

**[Income for Life Virtual Seminar](#)**, 6pm

**Tuesday, May 23, 2023**

**[Transitions to Retirement Virtual Seminar](#)**, 6pm

**Monday, May 29, 2023**

All locations closed in observance of Memorial Day

**Wednesday, June 7, 2023**

**[401k Rollover Planning Virtual Seminar](#)**, 6pm

**Monday, June 19, 2023**

All locations closed in observance of Juneteenth

**Tuesday, June 27, 2023**

**[Rethinking Diversification Virtual Seminar](#)**, 6pm



**Tuesday, July 4, 2023**

All locations closed in observance of Independence Day

Sign up for our new [seminar text alert program](#) - we'll send you updates on future seminars and you can register right from your mobile phone!



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

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