



Happy August!

We are well into summer days, but there's still so much more you can do with your friends and family in Monmouth & Ocean Counties before the season changes and a new school year begins.

Soak up the last of summer by checking out these fun activities from our latest blog, [Things to Do on a Budget in Monmouth & Ocean Counties this August](#). If you want see this monthly list sooner, subscribe to our [blog](#) by entering your email address at the top right!

We're also very excited to share our new spotlight series where we feature some of our incredible members we've had the pleasure of working with over the years! First up is [Bill Stahnten](#), the owner of [Certified Auto Mall](#) in Howell, NJ.

Thank you for Thinking First, and wishing all our student and educator members a great upcoming new school year!



Just a Few Weeks Left of Our Summer Reading Contest!

Though our [Summer Reading Contest](#) is coming to an end in just a few weeks, it's not too late to keep your kids' reading skills sharp for the upcoming school year. Earn \$1 per book up to 10 books, plus a chance to win one of three Barnes & Noble gift cards. Hurry and get those books submitted before 8/31!*

[Submit a Book](#)



TIPS FOR SAVING ON SUMMER ENERGY BILLS

You don't need to deal with a hefty electric bill just to stay cool this season. Here are [our tips for saving energy](#) in your home this summer while keeping costs down.

[Read More](#)



YOUR DREAM HOME COULD BE
RIGHT AROUND THE CORNER

Searching for your dream home? Take the stress of home buying away by [scheduling a phone call or video chat](#) with one of our mortgage experts, *no commitment required!* Or attend one of our upcoming [branch mortgage days](#) to speak with a representative on the spot (and get a free re-usable grocery tote!).

To see when our mortgage rates change, simply **text Firstrate to 866-956-9302**. We also recently lowered our [20 year mortgage rate](#) earlier this month!**

Purchase Your Dream Home



In a July poll, 58% of Americans said they thought the U.S. economy was in a recession, up from 53% in June and 48% in May. Considering the high level of public concern, it's helpful to look at how a recession is officially determined and some current indicators that suggest strength or weakness in the U.S. economy.

Read More

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member [FINRA](#) / [SIPC](#)). Insurance products are offered through LPL or its licensed affiliates.

First Financial Federal Credit Union (FFFCU) and The Investment & Retirement Center **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using The Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or The Investment & Retirement Center.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------



Back to school is around the corner. What if you were rewarded for all your everyday purchases? With a First Financial **Cash Plus Credit Card** and our **uChoose Rewards** program, you can redeem cash back or points earned for merchant gift cards, travel experiences, merchandise and more. *

Plus, through 9/30 all purchases on back to school essentials will earn 3% cash back or double rewards points! **Find out more.**

Apply Today!



UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, August 16 - [Rethinking Diversification Virtual Seminar](#) at 6pm

Friday, August 19 - Neptune Branch [Mortgage Day](#), 9am to 6pm

Tuesday, August 23 - [Social Security & Your Retirement Virtual Seminar](#) at 6pm

Tuesday, August 30 - [Understanding Medicare Virtual Seminar](#) at 6:30pm

Monday, September 5 - All locations will be closed in observance of Labor Day

Tuesday, September 6 - [The Return of Conservative Investing Virtual Seminar](#) at 6pm

Tuesday, September 13 - [Income for Life Virtual Seminar](#) at 6pm



FIRST FINANCIAL'S CURRENT OPERATING HOURS

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. Be well!

MEMBER TESTIMONIAL OF THE MONTH

“

I have used several credit unions in the last 20 years and found First Financial's hometown ambiance and friendly associates to be a welcome relief. I have a savings account and a motorcycle loan at First Financial and appreciate that they are friendly and community oriented, helping their neighbors grow and prosper.

— **Robert L.**,
Freehold/Howell Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest from 7/1/2022 - 8/31/2022. 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 Barnes & Noble® Gift Cards in the amount of \$75, \$50, and \$25. 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. The 3 prize winners will be drawn at random and will be contacted by the First Financial Marketing Department.*

***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 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, or attends school in Monmouth or Ocean Counties. Text messaging and data rates may apply. Check with your mobile phone carrier for details.*

+A First Financial membership is required to obtain a Visa® Cash Plus Credit Card. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan. APR varies from 13.65% to 18% when you open your account based on your credit worthiness. This APR is for purchases and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. No late fee will be charged if payment is received within 10 days from the payment due date. A First Financial membership is required to obtain a VISA Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. Your First Financial Visa® Cash Plus Credit Card will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1.5% cash back based upon eligible purchases each quarter. uChoose Rewards is a registered trademark of Fiserv Inc. Login to uChoose Rewards through Online Banking, by clicking on your Cash Plus Credit Card account to view current offers.



You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

