



Better banking to be grateful for!

This month we're feeling especially grateful for our community of members who make the work we do possible. Everyday we have the pleasure of helping members like you manage their finances, secure the car they've been wanting, buy their dream home, establish their credit, and much more.

Speaking of members we are thankful for, check out our recent [membership spotlight highlighting Neptune business member Ameerah Jones](#) – owner of [Hairstylist for the Nations](#) in Shrewsbury, NJ.



This month, there are still many fun activities and events to enjoy in Monmouth & Ocean Counties. Check out our post on [things to do in the area](#) as we get ready to enter the upcoming holiday season! And don't forget to head over to our [blog](#) and subscribe by entering your email address at the top right.

Thank you for Thinking First and enjoy the rest of November. We wish you and yours a Happy Thanksgiving!



Upcoming holiday shopping promotion alert! Shop on Friday, 11/25 or Monday, 11/28 with your [First Financial Cash Plus Card](#) (in stores or online), and get 5% cash back (5 points per \$1 spent) on eligible holiday purchases up to \$3,000.*

Don't miss these special one-day offers, and get rewarded for all your holiday shopping with [uChoose Rewards](#) !

Don't have our Cash Plus Card?

[**Apply Today!**](#)



MANAGING DEBT AHEAD OF THE HOLIDAY SEASON

Holiday music is starting to play on repeat in stores. Neighbors and friends will soon be lighting up their homes with festive decor. Shoppers are beginning to pick up gifts for everyone on their lists. While this is an exciting time of the year, it can certainly be stressful on your wallet – especially if you have some lingering debt to pay off. **[Check out our tips for managing debt ahead of the holiday season.](#)**

Read More



**You Could
Win \$5,000!**

To show our gratitude this season, we're donating to charity and giving you a chance to win \$5,000 with each qualifying digital banking transaction you make in our [**Season of Giving and Receiving Sweepstakes**](#).**

Qualifying transactions include: Sending \$5 or more to a new [**Zelle**](#) contact, adding and paying a new bill in online [**bill pay**](#), enrolling in [**mobile banking**](#), or adding and completing a [**transfer to a new external account**](#). \$1 per transaction will also be donated to [**Good360**](#) and [**Operation Homefront**](#) this holiday season.

[**Learn More**](#)



Year End Tax Tips

Here are some things to consider as you weigh potential tax moves between now and the end of the year.

[Read More](#)

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WAYS TO SAVE ON HOME IMPROVEMENTS THIS FALL

If you own a home, you know renovations and improvements will eventually be on the horizon. Some home improvements are necessary for function and some help build equity down the line. No matter what's on your to-do list, you can look to these [tips for managing a home project on a budget this autumn](#).

[Read More](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

November 24 – All locations will be closed in observance of Thanksgiving

December 6 – [Women and Investing Virtual Seminar](#) at 6:30pm

December 13 – [The Road to Retirement Virtual Seminar](#) at 6pm



FIRST FINANCIAL'S CURRENT OPERATING HOURS

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.

MEMBER TESTIMONIAL OF THE MONTH

“

Wonderful, excellent and fast service. They went the extra mile to make sure I got the best possible rate on my auto loan!

— **Liz C.,**
Neptune Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**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. 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. All Cash Plus Card purchases made on 11/25/2022 and 11/28/2022 will automatically earn 5% cash back for eligible purchases up to \$3,000.*

***Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts at 12:00:01 a.m. ET on 11/1/22 and ends at 11:59:59 p.m. ET on 12/31/22. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered accountholders at a participating Financial Institution. To enter by mail, hand-print on a 3-1/2" x 5" postcard: "Season of Giving and Receiving Sweepstakes", full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes" C/O MRI, P.O. Box 3849, Oak Park, IL 60303-3849; postmarked by 1/2/23 and rec'd by 1/9/23. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceivingsweeps.com Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright © 2022 First Financial. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®*



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