

## Upcoming Important Dates & Seminars

### Monday, May 26

All locations closed in observance of Memorial Day

### Tuesday, May 27

Transitions to Retirement Virtual Seminar, 6pm

### Tuesday, June 3

401k Rollover Planning Virtual Seminar, 6pm

### Thursday, June 19

All locations closed in observance of Juneteenth

### Tuesday, June 24

Women and Investing Virtual Seminar, 6pm

### Friday, July 4 and Saturday, July 5

All locations closed in observance of Independence Day

Register for upcoming virtual seminars on the events calendar at [firstffcu.com](https://firstffcu.com)

## Living Greener on a Budget



Spring is the perfect time to think about ways to reduce our environmental footprint without stretching our wallets. Living a more sustainable lifestyle isn't just good for the planet, it can also improve your health, foster a sense of community, and help you save money in the long run.

At First Financial, we believe in making smart choices that support your future, financially and environmentally. Here are six affordable ways to start living a little greener.

### 1. Swap Single Use for Reusable Alternatives

One of the simplest ways to reduce waste is to ditch disposable items in favor of reusable ones. Every day, disposable items add up – both in the landfill and on the wallet. Swap out the disposables for reusable shopping bags, water bottles, coffee mugs, or silicone food storage bags. Reusable products often last much longer and perform better than their single-use counterparts. A little upfront investment can go a long way for the planet and your budget.

### 2. Rethink Every Purchase

Being mindful of what you buy is one of the most effective ways to live sustainably. Ask yourself:

- Do I really need this?
- Will I use it regularly?
- Could I borrow or buy it secondhand?

By purchasing less and choosing higher-quality, longer-lasting items – you'll reduce waste and save money in the long run. Opt for goods with minimal packaging, shop locally when you can, and consider checking thrift stores, yard sales, or resale apps before buying something brand new.

### 3. Make Your Own Cleaning Products

Many store bought cleaners contain harsh chemicals and come with a hefty price tag. Making your own cleaning products is a budget-friendly and eco-conscious alternative. Basic ingredients like white vinegar, baking

soda, lemon juice, and essential oils can tackle everything from countertops to windows. For an all-purpose cleaner, try mixing equal parts water and vinegar with a few drops of your favorite essential oil or lemon rinds.

### 4. Consider Refurbished Electronics

Looking to upgrade your tech? Save money and reduce electronic waste by buying refurbished gadgets. From laptops to smartwatches, refurbished electronics often come with warranties and are restored to like-new condition. Websites like Amazon Renewed can offer great deals without sacrificing quality – plus, you'll be giving products a second life.

### 5. Shop Secondhand and Save

Shopping secondhand is not only cost-effective – it's also great for the environment. When you buy pre-owned clothing, furniture, or home goods, you help keep usable items out of landfills and reduce the demand for new production. Thrift stores, consignment shops, and online platforms like Facebook Marketplace or OfferUp make it easy to find affordable, one-of-a-kind pieces. Bonus: Secondhand shopping is a fun way to uncover hidden gems and fulfill that exciting shopping experience without breaking the bank!

### 6. Stay on Top of Home Maintenance

Proactive maintenance can extend the life of your home and appliances, reduce energy usage, and help avoid costly emergency repairs. Routine tasks like checking for leaks, cleaning filters, and inspecting insulation – can make your home more efficient. Create a seasonal checklist to keep up with tasks throughout the year. This helps ensure your home runs smoothly and can help you spot issues before they become expensive problems. Don't forget to build an emergency fund in case of large unexpected expenses, like water heater or roof replacements.

### Make Greener Living Part of Your Financial Plan

Living sustainably doesn't mean spending more – it often means spending smarter. Whether you're starting with small changes or making larger lifestyle shifts, your choices matter. We're here to support your journey toward a healthier planet and a stronger financial future. To learn more about managing your money wisely, visit your local branch or subscribe to our First Scoop Blog at [blog.firstffcu.com](https://blog.firstffcu.com)

## Note from the CEO

### Dear Members,

Happy Spring!

As the days grow longer and the world around us begins to bloom, we are continually reminded that each and every day is full of fresh opportunities and new beginnings. At First Financial, the blossoming of the world around us mirrors our mission of assisting you, our valued members, in planting the seeds that will bloom into long-term financial success.

It was recently Financial Literacy Month, a time dedicated to honoring the importance of empowering our members with the financial education and resources needed to confidently reach for their financial dreams. As a not-for-profit financial cooperative, our services were designed with one thing in mind—our members. This commitment to you is at the heart of all that we do and all that we have set out to accomplish this year.

We look forward to growing with you in your financial journey this spring and beyond. Thank you for giving us the opportunity to be your financial partner. We wish you and your family a fulfilling and vibrant season.

As always, thank you for Thinking First – God Bless!



Sincerely,  
Issa Stephan, CCUE, President & CEO



## Employee Service Awards from our 2025 Annual Meeting

From left to right:

40 Years of Service – Elizabeth White, Board Member

20 Years of Service – Issa Stephan, President & CEO

15 Years of Service – Earl Sutton, Jr., Board Chairperson

10 Years of Service – Linda Perrone, Loan Underwriter/Processor

5 Years of Service -

- Sharon Butler, Member Solutions Representative
- John Massamillo, Howell Branch Senior Teller
- Emily Cavallero, Operations Supervisor
- Donna Papiomitis, Howell Branch Teller



### Happy Retirement, Nancy Culp!

Nancy Culp, our Chief Lending Officer, proudly stepped into retirement earlier this month and we would like to express our gratitude for her over 33 years of hard work and dedication to First Financial. Her contributions have made an impact on the credit union, its staff, and our members that will last for years to come. We wish her happiness, health, and fulfillment as she embarks on this new journey!



### New Lower Rates on Auto Loans

Lower auto loan rates have *bloomed* at First Financial! We've recently lowered our Auto Loan rates, which means it's the perfect time to finance the car you've been dreaming of.\* We also have same-day approval decisions, and a quick and easy online application at [firstffcu.com](http://firstffcu.com).

\*Visit our website Auto Loans page at [firstffcu.com](http://firstffcu.com) for full terms & conditions, or to apply online.

# Investing for the Future



Building a retirement portfolio takes patience and diligence. Your goal is simple: accumulate enough wealth to sustain you through your post-retirement years.

Easier said than done, right?

The key is to take the steps that will help you save enough to support your lifestyle standards. Here are a few things you can do to make sure that your plan is on track.

**First, check in and check in often.** It may have been several years ago when you first crunched the numbers and arrived at your bottom-line figure for what you'll need to retire. Revisit those numbers regularly to guard against any large changes, as well as to adjust to any market volatility.

**Calculate your Social Security income, any pension money, accumulated savings, and personal investments, and determine whether together they can cover your living expenses.** Account for swings in the market, estimating any projected gains conservatively. If you find that your number is coming up short, talk to a financial professional who can help you reconfigure or rebalance your portfolio, as needed.

**Next, manage your inflation risk and the impact it can have on your investments.** That doesn't mean replacing

everything with less risky assets, but it does mean you should consider moving some of your equity investments into fixed income and cash, reserving enough growth-oriented investments that together will have the potential to help you sustain significant losses.

**Develop an estate plan that preserves your assets for future generations.** This can get complicated if you have a lot of assets, and you'll benefit from consulting with an attorney who specializes in this area. They can help you draft a trust and various types of insurance tools to help protect your assets from estate taxes.

**Finally, revisit your financial plan and goals with a financial professional** regularly, addressing any potential problems before they impact your savings.



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

**You can also email** [Mary.LaFerriere@lpl.com](mailto:Mary.LaFerriere@lpl.com) or [Maureen.McGreevy@lpl.com](mailto:Maureen.McGreevy@lpl.com)

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## Received a Package You Didn't Order? Brushing and QR Code Scams

Have you received a surprise package at your doorstep recently? Packages from an unknown sender, especially those including a QR code – are likely part of a dangerous new brushing scam. With new scam tactics evolving constantly, knowing what to look out for and how to respond is important. At First Financial, we're here to help you recognize these schemes and protect your personal and financial information.

### What is a Brushing Scam?

A brushing scam is when someone receives packages they didn't order, often low-cost or counterfeit items like beauty products or small electronics, from a seller trying to boost their online reputation. The scammer uses the recipient's personal information (often obtained through data leaks) to create fake customer reviews, falsely increasing the legitimacy of their product listings. While the merchandise may seem harmless, the real concern is that your personal information – name, address, or even online account details, have likely been compromised.

### The New Twist: QR Code Scams in Packages

Scammers are now also including QR codes in these unexpected packages. The note may say the QR code will reveal who sent the gift, provide return instructions, or offer a bonus or prize. But in reality, scanning the code could redirect you to a phishing website designed to steal sensitive information like your login credentials or credit card number. Even worse, it may install malware on your device, giving hackers access to your data and apps.

### How to Protect Yourself from QR Code and Package Scams

**Don't Scan Unfamiliar QR Codes:** If you receive a package you didn't order, avoid scanning any QR codes inside. These can be designed to mimic legitimate company branding and lead to fake websites that steal personal data.

**Check Your Online Shopping Accounts:** If the package came from a known platform like Amazon or eBay, login to your account and look for any unauthorized orders. If you see suspicious activity, change your password immediately and report the fraud to the platform.

**Change Your Passwords:** It's a good idea to update your passwords on shopping accounts and your email if you received a suspicious package. Always use strong, unique passwords and consider enabling two-factor authentication for extra security.

**Don't Contact the "Sender":** Don't attempt to reach out, even if a name, phone number, or website is included in the package. Scammers may use this opportunity to trick you into providing more personal details under the guise of resolving the issue.

**Monitor Your Credit and Accounts:** Visit [AnnualCreditReport.com](https://AnnualCreditReport.com) to review your credit report and look for any unfamiliar accounts or inquiries. Also, check your bank and credit card statements for unauthorized transactions.

**Consider Freezing Your Credit or Adding a Fraud Alert:** If you believe your personal information may be at risk, take additional steps like placing a fraud alert on your credit report or freezing your credit to prevent new accounts from being opened in your name.

**Keep Devices Secure and Updated:** Ensure your phone and computer software are continuously updated with the latest security patches. A secure device is your first line of defense against malware and phishing attempts.

**Use Trusted QR Scanner Apps:** If you must scan a QR code, use a QR code scanner app that shows you the destination URL before redirecting you. This provides a chance to spot suspicious links before it's too late.

### What to Do if You Think You've Been Scammed

- If you received an unsolicited package, scanned a QR code, or noticed suspicious activity on your accounts:
- Change your passwords immediately – Update and strengthen passwords for your financial and email accounts right away.
- Contact your financial institution – Report the incident and monitor for any unauthorized transactions.
- Monitor your credit – Visit [AnnualCreditReport.com](https://AnnualCreditReport.com) to review your credit report and closely check for suspicious inquiries or accounts.
- File a report with the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) and, if necessary, start a recovery plan at [IdentityTheft.gov](https://IdentityTheft.gov).



### Stay Safe with First Financial

We're dedicated to helping our members stay informed and protected from scams. If you ever suspect fraud or have concerns about any of your accounts, call us at 732.312.1500 or visit one of our local branches.

#### 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](mailto:info@firstffcu.com)  
[firstffcu.com](https://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

#### Board of Directors

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Elna Montgomery  
Caryl Singer  
Mitch Thaler  
Issa E. Stephan CCUE,  
President/CEO

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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