



Greetings!

We recently celebrated the 77th anniversary of [International Credit Union Day](#), reminding us of the important role that credit unions have historically played in uplifting the community and encouraging people to help other people. Our business members, through their dedication to their businesses and their community, embody what the credit union movement continues to celebrate today.

At First Financial, the members and local businesses that we support are at the heart of everything we do. We are happy to showcase how our products and services help our members every day.

Meet [Michael Balsamo](#), one of our valued Toms River members and a full-time real estate agent with [REMAX Revolution](#). Watch his [video interview](#) to learn why Michael has been banking with us for over 20 years.



If you would like your business to be featured in an upcoming Member Spotlight, please email business@firstffcu.com.

As we head into the final weeks of the year, we want to help you and your business finish strong. Should you wish to reflect on the past year or set goals for the upcoming year ahead, reach out by emailing business@firstffcu.com, stop into your local [branch](#), or call us at [732.312.1500](tel:732.312.1500).

Thank you for *Thinking First* – wishing you a Happy Holiday Season!

Sincerely,
First Financial



A **Business Savings Account** is more than just a place to store funds for a rainy day. It's a tool that helps you prepare for the opportunities your business will encounter—because you'll want to be ready when they come around. Explore how our Business Savings options can help you put your money to work *today* while you prepare for what might come *tomorrow*.

[Learn More](#)



HOW TO SUPPORT SMALL BUSINESSES THIS HOLIDAY SEASON

The holiday season is now in full swing, and while the rush to find gifts, plan meals, and celebrate can be overwhelming, it's also the perfect time to make your spending count locally. Here are some meaningful, practical ways to show support for small businesses this holiday season.

[Keep Reading](#)



WHEN TO TAKE ON BUSINESS DEBT

Running a small business means balancing growth goals with financial responsibility. When borrowing is used wisely, it can help you scale, stay agile, and keep full control of your business. Here's when it makes sense to take on business debt, the risks to watch out for, and how First Financial may be able to help your Monmouth or Ocean County small business.

[Learn More](#)



NEW “NO TAX ON TIPS” DEDUCTION EXPLAINED

With the enactment of the One Big Beautiful Bill Act in July 2025, a new deduction for tips is effective for tax years 2025 through 2028. Here is a summary of the new provision and the occupations that will be affected.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Wednesday, December 24 – All locations will close at 12:30pm for Christmas Eve

Thursday, December 25 – All locations will be closed in observance of Christmas Day

Wednesday, December 31 – All locations will close at 12:30pm for New Year's Eve

Thursday, January 1, 2026 – All locations will be closed in observance of New Year's Day

Monday, January 19, 2026 – All locations will be closed in observance of Martin Luther King, Jr.

Monday, February 16, 2026 - All locations will be closed in observance of Presidents' 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!

**If you do not receive an automated confirmation message after enrolling, please text "Yes" to (201) 808-1038*



FIRST FINANCIAL'S CURRENT OPERATING HOURS

View our [current operating hours](#) on our website. To set up an appointment at your local branch, please call [732.312.1500](tel:732.312.1500).

Be sure to check out our [website](#) and social media channels for the latest updates on our hours of operation.

firstffcu.com

business@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area



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