



Summer is finally here!

We hope you're taking advantage of the warm weather by getting outside and enjoying all that Monmouth & Ocean Counties has to offer.

Speaking of which, are you looking for some fun and inexpensive family activities to enjoy this month? Check out our latest blog, [Things to Do on a Budget in Monmouth & Ocean Counties this July](#). And don't forget to head over to our [blog](#) and subscribe by entering your email address at the top right, if you'd like to see these types of posts sooner.



At First Financial, we've been putting people first since 1936. And this month, we're excited to show you how with our brand-new member testimonial video. [Watch now](#) to learn more about our work with our members and the local community.

Thank you for Thinking First!



Our [Summer Reading Contest](#) is back for First Financial kids through 8/31! Earn \$1 per book up to 10 books, plus a chance to win one of three Barnes & Noble gift cards at the end of the Summer.*

[Submit a Book](#)



**TIPS FOR STOCKING YOUR PANTRY
TO HELP CUT FOOD COSTS**

Like most Americans, your takeout and grocery bills are probably adding up lately, especially as inflation and higher economic costs continue to skyrocket.

[Read our recent blog post](#) to find out how you can work smarter instead of harder, on curbing some of your food expenses.

[Read More](#)



Goodbyes are hard. Fortunately, you don't have to bid farewell to your car just because your lease is coming to an end, you went over the allotted miles, or you have too much wear and tear. [Buying out your vehicle lease](#) is a great way to keep the car you love and save money in the process!**

Let us do all the hard work for you!

[Apply Today](#)



During the first 100 trading days of 2022, the stocks of companies in the S&P 500 index delivered their worst performance since 1970. Now, some investors are selling their riskier assets. [Read the article](#) to learn more about the market and how investors are reacting.

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*Not Insured by NCUA or
Any Other Government
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*Not Credit Union
Guaranteed*

*Not Credit Union
Deposits or Obligations*

May Lose Value

[Read More](#)



Thinking about buying a new car and don't know where to start? Between higher prices and lower product availability, the car market is more challenging to navigate these days. We can help!

[Read our latest blog](#) for our top tips to make car shopping more affordable.

[Read More](#)



UPCOMING BRANCH MORTGAGE DAYS

Friday, August 5 – Toms River Branch [Mortgage Day](#), 9am to 6pm

Friday, August 12 – Howell Branch [Mortgage Day](#), 9am to 6pm

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

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“

One on one personal relationships, they know everyone by name, and I am not just another member. I love to recommend everyone I can to First Financial!

— **Anthony S.,**
Toms River Business 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. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial auto loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.**

