

# **Business FIRST**

News and Resources  
from First Financial  
Q2 2026



## **Greetings!**

As spring ends and summer gets underway, many small business owners may find themselves balancing day-to-day demands with planning for the future. Whether business is picking up or you're taking a moment to regroup and refocus, now is the perfect time to check in on your goals and prepare for the second half of the year ahead.

In this edition of our *Business First Newsletter*, you'll find resources, ideas, and insights designed to help you start the second half of the year with confidence.

## **Celebrating 90 Years with Members Like You**

It's our 90th Anniversary, but our members get the gifts! Be sure to visit our 90th Anniversary [webpage](#) for the latest promotions and giveaways, as we celebrate throughout the year.

**Here are a few of the current anniversary promotions we have running:**

- **0.90% APR off Your Approved Auto Loan Rate ends 7/3/26\*\*\***

- **Lender's Credit on First Mortgages ends 9/30/26\*\***
- **Stuff Your Wallet Monthly Gift Card Giveaway ends 12/31/26\*\***

If you have questions as the second half of the year unfolds, reach out by emailing [business@firstffcu.com](mailto:business@firstffcu.com), stop into your local [branch](#), or call us at 732.312.1500.

Thank you for *Thinking First!*

Sincerely,  
First Financial

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Every business has unique financial needs, and we have [Business Checking Accounts](#) that work for the way *you* operate.\* Whether you're looking for a simple checking account with no minimum balance requirement that can grow with your business, or you're an established business that maintains higher balances - we offer checking accounts designed to meet your needs.

For questions or additional information, email [business@firstffcu.com](mailto:business@firstffcu.com) or call 732.312.1500.

[Learn More](#)



## **BUILDING CONNECTIONS: WAYS SMALL BUSINESSES CAN GET INVOLVED LOCALLY**

As a small business owner, you know the importance of strong connections within your local community. However, building those connections goes beyond just delivering great products or services. Community involvement is another driver of customer engagement and long-term growth. Let's explore some ways your business can get involved in the community – and the benefits you may see as a result.

**Keep Reading**



## 11 SMART ADVERTISING IDEAS FOR SMALL BUSINESSES ON A BUDGET

When you're running a small business, every dollar matters. There are many ways to promote your business, build brand awareness and connect with new customers that are either low or no-cost.

Explore these smart advertising ideas to help your small business succeed.

[Learn More](#)



In today's digital world, cybersecurity isn't just an IT issue – it's a business essential. Small businesses are increasingly targeted by cybercriminals, often because there may be fewer protections in place. With a few smart practices, you can significantly reduce your risk.

**Protect Your Business**



Each month, we share a podcast episode that offers practical insights for small business owners.

**This Month's Pick:** [\*\*The How of Business: Small Business Systems\*\*](#)

***Why we like it:*** Building effective systems doesn't have to be complicated. This episode provides actionable advice for creating processes that improve consistency, support growth, and help small business owners.

**Key Takeaways:**

- Consistent systems help businesses scale and deliver a better customer experience.
- Small improvements, such as checklists and documented workflows - can make a meaningful impact.
- Delegating becomes easier when processes are clearly defined and repeatable.

**Tune In**



## UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

- **Friday, June 19, and Saturday, June 20** – All locations will be closed in observance of Juneteenth
- **Wednesday, June 24** – [Rollover Planning Virtual Seminar](#), 6pm
- **Saturday, July 4** – All locations will be closed in observance of Independence Day
- **Wednesday, July 15** – [Social Security and Your Retirement Virtual Seminar](#), 6pm
- **Monday, September 7** – All locations will be closed in observance of Labor Day

Sign up for our [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

[\*\*Sign up for Seminar Text Alerts\*\*](#)



# 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.

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

[firstffcu.com](http://firstffcu.com)

[business@firstffcu.com](mailto:business@firstffcu.com)

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area



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



**Disclosures:**

*\*A First Financial membership is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. Other terms & conditions may apply, see credit union for details.*

*\*\*Full terms and conditions for all listed 90th Anniversary promotions are available on our 90th Anniversary webpage at [firstfcu.com](http://firstfcu.com).*

*\*\*\*APR = Annual Percentage Rate. Promotional period is May 1, 2026 through July 3, 2026. A First Financial membership is required to obtain an auto loan. A \$5 deposit in a base savings account is required for credit union membership prior to opening any account/loan and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Subject to credit approval. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for refinance or rate reduction. Minimum loan amount is \$10k. Not available in combination with any other offer. Not valid on indirect or commercial auto loans. 0.90% auto loan rate reduction is available on terms of 60 months only, model years 2022 and newer with less than 75,000 miles, and applicant must have a FICO score of at least 600. Additional terms and conditions may apply, see credit union for details.*