



Happy November!

We are quickly approaching Thanksgiving, and there's no better time to express our sincerest *thanks* to you, our members. Thank you for allowing us to support your financial journey and celebrate your financial milestones and achievements alongside you. We look forward to continuing to grow with you and serve you for years to come.

November is all about gathering with your loved ones and expressing gratitude. Check out some ways to do both at these [budget-friendly happenings](#) in Monmouth and Ocean Counties this month. Don't miss out on low-cost fun – get this monthly list sooner by visiting our [blog](#) and entering your email address at the top right.

We hope your holiday is full of good company, delicious food, and an abundance of gratitude. Happy Thanksgiving!



***Making Strides Against Breast Cancer
in Pt. Pleasant Beach 2025***



Thank You to Our First Financial Fighters!

Shout out to the **First Financial Fighters** who laced up their shoes and walked to help find a future with a cure at **Making Strides Against Breast Cancer in Pt. Pleasant Beach** last month. They raised over \$800 for the American Cancer Society, where funds collected go to breast cancer research, advocacy, and support. Thank you to all our members and staff who donated to the cause and walked to show their support!



HOLIDAY FOOD & GIFT DRIVES 2025

Help us help others in Monmouth and Ocean Counties by donating to our 2025 [Holiday Food & Gift Drives](#)! Through Friday, December 12th, we are collecting [non-perishable food items](#), new with tags [children's coats](#), [twin bed sheets](#), and [bath towels](#).

Donations can be made at any of our [branches](#) during business hours.

[Learn more](#) about the non-profit organizations we are partnering with and how you can help us spread joy locally this holiday season!

[Give Back](#)



HOW TO USE YOUR CREDIT CARD RESPONSIBLY AS THE HOLIDAY SEASON APPROACHES

The holiday season is just about upon us, and with travel, gifts, and year-end fun, your credit card usage may begin to spike. With a few smart habits, you can enjoy the convenience and rewards of a credit card and protect your financial health this upcoming holiday season.

[Keep Reading](#)

Looking to expand your holiday budget without all the interest? Add one of our low-rate [Visa® Credit Cards](#) to your wallet before you start your holiday shopping! From our [lowest rate card](#) to [unlimited 1% cash back](#) on all your purchases, we have credit cards designed with your financial well-being in mind.*

[Apply Online 24/7](#)



Finish the Year Strong by Considering These Tax Moves

As 2025 comes to a close, now may be the ideal time to review your tax strategy and find potential opportunities. The steps you take before the end of the year might help you reduce your tax bill. Here are some ideas to consider.

[Learn More](#)

Questions about this topic? Contact the [First Financial Investment & Retirement Center](#) today.

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SEASON OF GIVING CHARITY CAMPAIGN

To show our gratitude this season, we're donating to \$1 to charity ([Good360](#) or [Operation Gratitude](#)) with each qualifying digital banking transaction you make through December 31, 2025: Send money to a new [Zelle](#) contact, use online [Bill Pay](#) to pay a new bill, make a new [external transfer](#), set up [card controls](#), or enroll in [mobile banking](#).** Get started in online banking or our [mobile app](#)!

[Go Digital](#)

UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, November 18 – [Transitions to Retirement Virtual Seminar](#), 6pm

Thursday, November 27 – All locations will be closed in observance of Thanksgiving

Tuesday, December 2 – [Investment Diversification Virtual Seminar](#), 6pm

Tuesday, December 9 – [Rollover Planning Virtual Seminar](#), 6pm

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](#)



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](#) & social media channels for the latest updates on our hours of operation.

International Credit Union Day Giveaway Winners & Testimonials!

We celebrated the 77th anniversary of International Credit Union Day by hosting an in-branch giveaway to say thank you to our members on October 16th. Three winners (one from each branch) took home \$20 Dunkin' Gift Cards and First Financial swag bags. Thank you to all who visited a branch to celebrate with us and participated in our giveaway.



Our three prize recipients shared with us why they love being a First Financial member. Check out what they had to say!

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Howell: “I have been a member for 30+ years and I love being a member. The employees are wonderful and keep me coming back.” -*Elizabeth G.*

Neptune: “My parents joined the credit union back in the 1960s. I joined when I was in my early 20s and I remember the branch on Munroe Ave. in Asbury Park. I remember when the Neptune Branch first opened, and when the current building opened. I love the feeling of my family’s history linked to FFFCU. I’ve had consistently excellent experiences as a member with my various accounts.” -*Elizabeth M.*

Toms River: “We’ve been members since 1986. Everyone is helpful, kind, and provides great service. Love online banking too.” -*Julie C.*

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**APR varies up to 18%, when you open your account based on your credit worthiness. These APRs are for purchases and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa® Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties.*

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