



Happy June!

We're celebrating dads and grads this month! Happy Father's Day to all the First Financial dads who teach their children important financial lessons. We would also like to extend congratulations to all the First Financial grads as another school year comes to a close. We wish all of our members who are school district employees and students a wonderful summer!

June is heating up with some [**free or inexpensive activities**](#) to enjoy with your family and friends in Monmouth and Ocean Counties. To receive this list in your inbox sooner, visit our [**blog**](#) and subscribe by entering your email address at the top right. Enjoy the start of summer!



SMART WAYS TO USE YOUR CREDIT CARD REWARDS THIS SUMMER

Summer is all about soaking up the sunshine, making memories, and ideally - sticking to your budget. If you have a rewards credit card, you may already hold the key to a more affordable and enjoyable summer. Keep reading to learn how your credit card rewards may be able to stretch your money a little further this summer.

Keep Reading



Are you looking to get rewarded for the spending you're already doing? With our [uChoose Rewards Program](#), you'll earn points just for using your [First Financial Cash Plus Credit Card](#) (one point for every dollar you spend). Your points can be turned into cash back, used toward merchant gift cards, redeemed when using your Cash Plus Card on [PayPal](#), and more.**

If you're a Cash Plus Cardholder, watch our video tutorial on how to enroll in and utilize uChoose Rewards.

A woman smiling while holding a shopping bag, with a video player overlay showing a hand holding a credit card.

uChoose Rewards

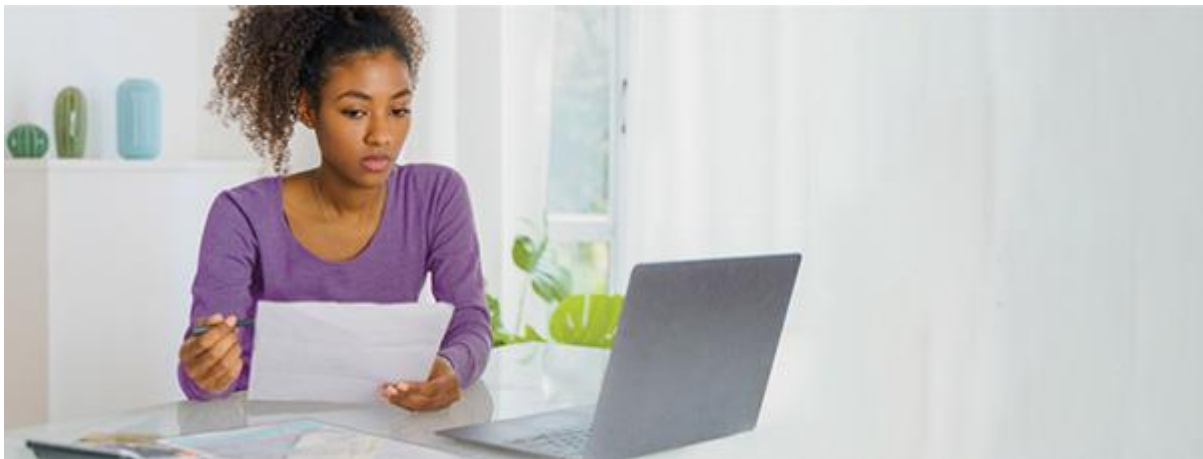
You shop. You earn. You choose the rewards.

- Easy to use.**
Simply use your credit card the same way you usually do, and watch your rewards grow. It's that simple.
- Shop local & national merchants.**
Redeem rewards at hundreds of stores, including local merchants.
- Dream big.**
Create a "Wish List" that will let you know when you've saved up enough points for something special you've been dreaming of.

First Financial FCU

Not a Cardholder? Summer might be the perfect time to add a **First Financial Credit Card** to your wallet. With multiple options, each loaded with its own unique perks – our credit cards are a great addition to your financial lifestyle. Whether you're looking for a no-frills card with a low rate or one packed with cash back and rewards, you can quickly and easily apply for any of our credit cards online 24/7.*

Apply Today



529 plans were originally created in 1996 as a tax-advantaged way to save for college. Over the past several years, Congress has expanded the ways 529 plan funds can be used, making them a more flexible and versatile savings vehicle. Keep reading to discover some unique ways that a 529 plan may be used, aside from solely being used as a college fund.

Learn More

If you have questions about this topic or if you are looking to get started with a 529 plan, contact the **First Financial Investment & Retirement Center** today.

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HOW TO NEGOTIATE WITH WEDDING VENDORS

The days leading up to the *happiest day of your life* can quickly become stressful as the costs of your wedding vendors start to add up. Let's face it – weddings are expensive. But, as with many costly purchases, it can be possible to negotiate on prices. Here are some ways to thoughtfully and respectfully negotiate with wedding vendors for your special day.

[Continue Reading](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, June 19 – All locations will be closed in observance of Juneteenth

Tuesday, June 24 – [Women and Investing Virtual Seminar](#), 6pm

Friday, July 4 and Saturday, July 5 – All locations will be closed in observance of Independence Weekend

Wednesday, July 9 – [Social Security & Your Retirement 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



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

MEMBER TESTIMONIAL OF THE MONTH

“

I'd like to personally thank you for your kindness, compassion and assistance. It is rare to find such great customer service these days. That is why I love FFFCU.

— **Ken M.,**
Neptune Member

”



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**APR varies up to 18% for purchases, when you open your account based on your credit worthiness. The APR is 18% APR for balance transfers and cash advances. APRs will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fee. Other fees that apply: Cash advance fee of \$10 or 3% of the total cash advance amount—whichever is greater (no maximum), Balance transfer fee of \$10 or 3% of the balance—whichever is greater (no maximum), 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, or attends school in Monmouth or Ocean Counties.*

***Your First Financial Visa® Signature Cash Plus Credit Card will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1% cash back based upon eligible purchases each quarter. uChoose Rewards is a registered trademark of Fiserv Inc. Login to uChoose Rewards through Online Banking, by clicking on your Cash Plus Card account to view current offers.*



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