

Business FIRST

*News and Resources
from First Financial*

1 First Financial
FEDERAL CREDIT UNION



Summer is here!

We take pride in the work we do to put our community's financial needs first. And this summer we're reflecting on all our wonderful members who make our efforts possible. That's why we're so excited to share our brand-new [member testimonial video](#), which showcases the impact our products and services have on our community. The video also features one of our long-time business accounts, [Certified Auto Mall](#) in Howell!



Did you know in addition to business [loans](#) and accounts, we also offer useful [business services](#) ? We can help you find the best options for managing your business through merchant services, business seminars, and business investment services. Email us at business@firstffcu.com or call 732.312.1541 to learn more.

Enjoy the rest of your summer and wishing you a successful upcoming fall season!



Sincerely,

Chantel Baptiste

Business Development Officer



Small business owners strive for the best return on investment (ROI) on their marketing dollars, and advertising and publicity are important components of a well-rounded communications plan. To determine which approach is best, consider your audience, how they consume media, and how you'll measure success.

[Read More](#)

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May Lose Value



Cyber-attacks are a growing concern for small businesses. Learn about the threats that are out there, and how to protect yourself.

[Read More](#)



We have a Visa Credit Card to fit your business! Check out our low-rate [business credit card](#), and get all the benefits without all the interest. Plus, get 1.5% cash back on all your small business purchases.*

[Learn More](#)



DEBIT VS. CREDIT CARDS

What are the differences between the two, and which one is safer to use?

[Read More](#)



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

Friday, August 5

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

Friday, August 12

Howell Branch [Mortgage Day](#), 9am to 6pm

Tuesday, August 16

[Rethinking Diversification Virtual Seminar](#), 6pm

Friday, August 19

Neptune Branch **Mortgage Day**, 9am to 6pm

Tuesday, August 23

Social Security & Your Retirement Virtual Seminar, 6pm

Tuesday, August 30

Understanding Medicare Virtual Seminar, 6:30pm

Monday, September 5

All locations will be closed in observance of Labor Day

Tuesday, September 6

The Return of Conservative Investing Virtual Seminar, 6pm

Tuesday, September 13

Income for Life Virtual Seminar, 6pm

Thursday, September 29

Transitions to Retirement Virtual Seminar, 6pm

Monday, October 10

All locations will be closed in observance of Columbus Day



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!



Chantel Baptiste

Business Development Officer

First Financial FCU

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firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES

**APR varies from 17.65% to 18% for the Visa® Business Cash Plus Card, and is for purchases, balance transfers, and cash advances and 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 Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$35, \$10 Card Replacement Fee, and Returned Payment Fee of \$35. A First Financial membership is required to obtain a Visa® Business Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. Cash Back: Your First Financial Visa® Business 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 1.5% cash back based upon eligible purchases each quarter.



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