



## Happy June!

We're celebrating dads and grads! Happy Father's Day to all the First Financial dads – we know you continue to teach your children important money management lessons. We would also like to congratulate all the First Financial graduates as another school year comes to a close. We wish all of our members who are school district employees and students, a fantastic summer!

## June Budget-Friendly Happenings

You won't want to miss these fun, low-cost [events in Monmouth & Ocean Counties this June](#). Get our monthly lists sooner by visiting our [blog](#) and subscribing with your email address.



**YOU CAN STILL HIT THE ROAD WITH  
OUR SPECIAL ANNIVERSARY RATE!**

### **Anniversary Savings That Make Every Mile More Affordable**

Our special 90th Anniversary Auto Loan rate is still available for a few more weeks! Through 7/3, you can get 0.90% APR off your approved Auto Loan rate on vehicles with model years 2022 and newer (under 75,000 miles), and a term of 60 months. Rates are as low as 4.09% APR for a limited time!\*

**Apply Now**

Continue to visit our 90th Anniversary webpage to stay up-to-date and learn more about the special giveaways and promotions that will be available throughout our anniversary year. Cheers to 90 years and counting!

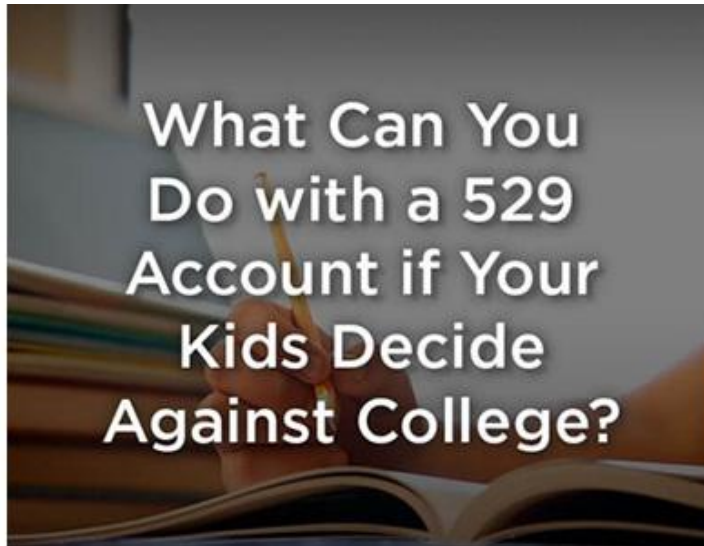


## HOW TO SAVE MONEY AS A WEDDING GUEST

### **Don't Let Wedding Season Bust Your Budget**

It's officially wedding season, and nothing is more exciting than celebrating love and marriage – until the expenses start adding up. If you're attending one or more weddings this year, you're not alone in wondering how to celebrate your friends and family without straining your budget. The good news is that with a little planning, you can enjoy wedding season while keeping your finances on track. Keep reading to find practical ways to save money as a wedding guest.

[Learn More](#)



## College Isn't the Only Path: Smart Uses for a 529 Plan

As a parent or grandparent, you may have diligently saved money in a 529 account to help fund your child's or grandchild's college education. But what happens if they decide college isn't the right path for them?

[Continue Reading](#)

Need some help preparing your retirement strategy? Contact the [First Financial Investment & Retirement Center](#) today or [schedule an appointment](#).

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## **Task Scams Are on the Rise: Here's What to Know**

In today's digital world, scams are constantly evolving, and one of the newest schemes gaining traction online is known as a "task scam." These scams often appear innocent at first, offering quick and easy ways to make money from your phone or laptop. But behind the promise of fast cash lies a setup designed to steal your personal information or your hard-earned money. Here's what you need to know about how task scams work and how to protect yourself.

**Keep Reading**



## VIRTUAL SEMINARS & HOLIDAY CLOSINGS

- **Friday, June 19, and Saturday, June 20, 2026** – All locations will be closed in observance of Juneteenth
- **Wednesday, June 24, 2026** – [Rollover Planning Virtual Seminar](#), 6pm
- **Saturday, July 4, 2026** – All locations will be closed in observance of Independence Day
- **Wednesday, July 15, 2026** - [Social Security and 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

### Our 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.

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### Celebrating Our 90th Anniversary Prize Recipients

Congratulations to our recent 90th Anniversary Raffle for Your Rate runner-up prize recipients - Roslyn and Deborah, both from our Neptune Branch. Thank you for being members!



Our next **Stuff Your Wallet** \$90 gift card recipient was drawn from the month of May. Congratulations to Erica from our Howell Branch!

## MEMBER TESTIMONIAL OF THE MONTH

“

I have been a member since I was 15 years old when it was still Mon-Oc. It's been a staple in my adult life.

— Erica H.,  
Howell Member

”

If you already turned in an entry form, you're still in the running for the remaining monthly drawings through the end of 2026. If you haven't stopped into your local **branch** to complete one yet, hurry in!\*\*

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**(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:**

*\*APR=Annual Percentage Rate. The promotional period runs from 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 or loan. Membership is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Subject to credit approval. First Financial FCU reserves the right not to extend credit after you respond if we determine you do not meet our creditworthiness guidelines. Current loans financed with First Financial FCU are not eligible for refinancing or rate reduction. The minimum loan amount is \$10k. Not available in combination with any other offer. Not valid on indirect auto loans. A 0.90% auto loan rate reduction is available only on 60-month terms for model years 2022 and newer with less than 75,000 miles. The applicant must have a FICO score of at least 600. Additional terms and conditions may apply. See the credit union for details.*

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