

Business FIRST

*News and Resources
from First Financial*



Spring Greetings!

We are springing into April and celebrating National Financial Literacy Month. We encourage you to take some time to review your business finances this month, and if you have any questions – reach out to us by emailing business@firstffcu.com anytime or give us a call at 732.312.1541.

At First Financial, we love working with the local businesses in our community and are pleased to showcase how our products and services help them run successful ventures.



Check out [Unique Designs Constructions LLC](#), another one of our valued business members from the Toms River area. Watch our [video interview](#) to learn why owner and long-time member Miguel Ramos feels like he's a part of the First Financial family, and encourages anyone to join.

If you would like your business to be featured in an upcoming Business Member Spotlight, please contact business@firstffcu.com.

We thank you for your continued support, and for always *Thinking First*. Wishing you a wonderful spring season!

Sincerely,

Chantel Baptiste

Business Development Officer





Enjoy card perks for your business without all the interest. With our **Visa® Business Cash Plus Credit Card**, you can **earn points** toward merchandise, on travel experiences, within the Apple Store, pay with points when using PayPal, get retailer gift cards, and get 1% cash back.*

Email us at **business@firstffcu.com** or call 732.312.1541 to apply.

Learn More



ACCOUNTS ALL SMALL BUSINESSES SHOULD HAVE

As a small business owner, we know you have a lot on your plate – and managing your finances is a big part of it. To help you navigate these financial waters with ease, we've put together a guide on the must-have bank accounts for your business. These accounts are essential for maintaining financial organization, protecting personal assets, and supporting your business's growth.

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MAKE YOUR BUSINESS ECO-FRIENDLIER THIS EARTH DAY

Every Earth Day challenges each of us with a question: What can we do to protect our planet and make it a better place for all? For small businesses, being environmentally conscious is not only a positive business attribute, but it also matters to customers. Eliminating your waste and lowering your carbon footprint may seem like tall tasks, but there are practical, everyday things you can do starting now.

[**Learn More**](#)



INTEGRATING TECHNOLOGY INTO YOUR SMALL BUSINESS FINANCES

These days, using technology in your small business finances is not just a luxury — it's a necessity. One recent study found that digitally advanced small businesses not only generate double the revenue per employee, but also experience significantly higher revenue growth, job creation, employment advancement rates, and are more likely to have engaged in exporting activities over the past year compared to those with low digital engagement.

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UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Wednesday, May 1 - [Income for Life Virtual Seminar, 6pm](#)

Monday, May 27 - All locations will be closed in observance of Memorial Day

Wednesday, May 29 - [Transitions to Retirement Virtual Seminar, 6pm](#)

Tuesday, June 11 - [401k Rollover Planning Virtual Seminar, 6pm](#)

Wednesday, June 19 - All locations closed in observance of Juneteenth

Tuesday, June 25 - [Rethinking Diversification Virtual Seminar, 6pm](#)

Thursday, July 4 - All locations closed in observance of Independence Day

Sign up for our new [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*



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

Chantel Baptiste

Business Development Officer

First Financial FCU

business@firstffcu.com

(732) 312-1541



firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**This APR of 18% 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 Cash Plus Credit Card and 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/loan. Your First Financial Visa® Business Cash Plus 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 on 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 Credit Card account to view current offers.*





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