



Make the Most of Summer with First Financial

We hope you enjoyed a fun and safe Independence Day as we celebrated our nation's 250th Anniversary! As you settle into the rest of summer, take a few minutes to explore this month's e-newsletter. Whether you're planning family adventures, preparing for a major purchase, or building better financial habits, you'll find resources to help you make the most of the season.



Summer Fun Doesn't Have to Break the Bank

Looking for some budget-friendly summer adventures? We've gathered a list of fun, family-friendly **[events happening all around Monmouth and Ocean Counties this July.](#)**

Want to be the first to know what's coming next month? Subscribe to our **[blog](#)** and get it delivered directly to your inbox for your convenience!



TURN SUMMER READING INTO REWARDS!

Turn Summer Reading into Rewards!

Our **Reader Rewards** annual summer reading contest for First Financial kids is back! If your child has a First Step Savings Account, they can earn rewards all summer long by reading their favorite books. **Through September 7, participants can earn \$1 for each book up to 10 books, plus an entry for a chance to win additional prizes.***

Submit a Book

Don't have a **First Step Kids Savings Account** yet? Now is the perfect time to get started. Open an account this summer, and your child can participate in Reader Rewards while receiving **up to \$25 in matched savings**, a First Financial piggy bank, and a First Step Savings Passbook. Visit your local **branch** to open an account today.**



Before You Buy Your Next Vehicle, Read This

Shopping for your next vehicle? Before you head to the dealership, make sure your **financing** is in place. The decisions you make before and during the application process can affect everything from your approval odds to your interest rate and monthly payment. Knowing what to do and what to avoid can help you save money and reduce stress.

Learn More

Ready to finance your next vehicle? **Apply online** anytime or **contact us** to learn more about a First Financial **Auto Loan**.***



New Trump Accounts: Here's What Families Should Know

Trump Accounts officially began accepting contributions on July 4, 2026. If you're wondering whether these new federally created savings accounts fit into your family's financial plan, our latest article explains what they are, how they work, and how they compare to other savings options you may already have in place.

Continue Reading

Have questions about planning for your family's financial future? Contact the **First Financial Investment & Retirement Center** or **schedule an appointment** to discuss your savings and investment goals.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member **FINRA**/**SIPC**).
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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Don't Let Scammers Get the Upper Hand

Advance fee scams promise loans, credit cards or cash advances, but only after you pay an upfront fee. Once the payment is made, the promised funds never arrive. Learning the warning signs can help protect your finances and your personal information.

Keep Reading



Learn Something New This Summer

Join us for one of our upcoming complimentary virtual educational seminars and gain valuable insights on retirement and Medicare planning.

- Wednesday, July 15, 2026 - [Social Security and Your Retirement Virtual Seminar](#), 6pm
- Wednesday, August 5, 2026 - [Understanding Medicare Virtual Seminar](#), 6:00pm

Never miss a seminar! Sign up for our [seminar text alerts](#) and receive updates about upcoming educational events. You'll even be able to 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

We're Here When You Need Us

Planning a branch visit? View our current operating hours [online](#) or call (732) 312-1500 to schedule an appointment.

You can also follow us on social media or visit our [website](#) for the latest updates.



Celebrating Our Members

Congratulations to Leonard from our Toms River Branch and Willie from our Neptune Branch, our latest 90th Anniversary Raffle for Your Rate grand prize and runner-up winners. Thank you for being valued First Financial members!

Congratulations to Donna from our Toms River Branch, our June **Stuff Your Wallet** \$90 gift card winner!

Already entered? Great news. You'll remain eligible for every monthly drawing through the end of 2026. Haven't entered yet? Stop by your local **branch** to complete your entry form for your chance to win.

MEMBER TESTIMONIAL OF THE MONTH

“

Always greeted by very friendly associates, and all transactions go very smoothly. Anything you ask, they will do with a smile.

— Donna F.,
Toms River Member

”

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(866) 750-0100 | Out of Area





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Disclosures:

**From 7/6 — 9/7/2026, First Financial kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and a First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form completed online using our electronic entry form. Only completely filled-out entry forms will be eligible for Reader Rewards. Participants will earn 1 entry per book read in our grand prize drawing at the end of the contest period. If the parent/guardian prefers, Reader Rewards can be electronically deposited into the child's First Financial Savings Account when the Marketing Department receives and reviews confirmation emails for each book read (up to 10 books) upon completion of a digital entry form. Reader Rewards can also be redeemed in person at any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or in print. All prize winners will be drawn at random on or about 9/18/2026 and will be contacted by the First Financial Marketing Department.*

***Must open a new First Step account to receive a piggy bank and passbook, and to qualify for an initial account-opening savings match up to \$25. The credit union reserves the right to change or cancel this offer at any time. A First Step Kids account is available to anyone under 18 who lives, works, worships, volunteers, or attends school in Monmouth or Ocean County. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. A parent or guardian must bring both the child's birth certificate and Social Security card when opening a First Step Kids Account at any branch location. The parent or guardian will be a joint owner and must also bring their identification.*

****Not all applicants will qualify, subject to credit approval. Additional terms and conditions may apply. Actual rate may vary based on creditworthiness and term. Not all applicants qualify for an 84-month term; the term is based on the vehicle's model year. First Financial FCU maintains the right to not extend credit after you respond if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for review or refinancing. A First Financial membership is required to obtain an Auto Loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a Base Savings Account is required to establish membership prior to opening any other account/loan.*