

Upcoming Holiday Closings & Important Dates

📅 Monday, May 25

All locations will be closed in observance of Memorial Day

90 Years Strong: Why Banking Local Still Matters



Pictured above: Tellers and members from our first branch location in Asbury Park, NJ.

In a financial world that's increasingly digital, fast-moving, and impersonal, one thing has never gone out of style: people helping people.

That simple idea is what sparked the creation of credit unions nearly a century ago, and it's the same principle that continues to guide First Financial as we celebrate 90 years of service in 2026.

Where Credit Unions Began

Credit unions were born out of necessity. In the early 20th century, many working families and small business owners were shut out of traditional banking. Loans were hard to access, savings options were limited, and financial support often depended on who you knew, not what you needed. Credit unions changed that.

Built by communities, for communities, credit unions were designed to be member-owned, not profit-driven. Their mission was clear—to provide fair, affordable financial services and help people build stability, security, and opportunity. That mission still matters today.

The Power of People First Banking

While technology has transformed the way we bank, the value of local, relationship-based financial institutions has only grown stronger.

At First Financial, "putting people first" isn't just a phrase or a tagline. It's how business gets done every day. When you become a member, that means you'll receive:

- Personal service from people who know your name, your financial goals, and your community.
- Thoughtful lending decisions made locally, not by algorithms or distant headquarters.
- Financial guidance rooted in trust, not just transactions.

When you walk into our credit union or connect with us online, you're not just an account number: You're a member. An owner. A neighbor.

Investing Where It Matters Most

Local banking keeps dollars circulating close to home. Credit unions are known to reinvest in the communities they serve by supporting local businesses, non-profits, schools, and families. Every loan, every account, and every financial decision contributes to a stronger local economy.

Over the past 90 years, First Financial has grown alongside the people and communities it serves, adapting to changing needs while staying rooted in the same cooperative values that sparked its founding.

Trust Built Over Generations

For nine decades, members have turned to First Financial during life's biggest moments—buying a home, starting a business, planning their future, and navigating unexpected challenges. Those relationships span generations, creating a legacy of stability and care that larger institutions typically can't replicate. In an era when financial choices can feel overwhelming, having a trusted local partner makes all the difference.

Honoring the Past, Building the Future

As we celebrate our official 90th anniversary, we're taking time to reflect on where we've been and where we're going.

This milestone isn't just about longevity. It's about resilience, adaptability, and staying true to the values that matter most. Throughout the year ahead, we'll be celebrating this anniversary with member stories, special promotions, and moments that honor our history while looking toward the future. You can find out all the ways we'll be celebrating 90 years on our website at firstffcu.com, which will continuously be updated throughout 2026.

Why Banking Local Still Matters

Ninety years strong is more than a milestone, it's a reminder that when financial institutions are built on trust, service, and community—everyone benefits. Local decisions create lasting impact, and when people come together with a shared purpose, they can build something that lasts for generations.

Thank you for being part of our story. Here's to 90 years, and many more to come!

Note from the CEO

Greetings!

We recently celebrated the official 90th Anniversary of First Financial, and we would like to express our gratitude to our valued members. Thank you for trusting us for all of your financial needs, and we look forward to continuing to serve you and your family for years to come.

First Financial Celebrates 90 Years of Putting People First

Founded in 1936 during the Great Depression, First Financial has grown from a small, visionary group of Asbury Park schoolteachers to the trusted financial partner of over 15,000 members today. Visit our 90th Anniversary webpage at firstffcu.com to stay up-to-date on all the special giveaways and promotions that will be available throughout the year.



Groundbreaking ceremony for our first branch location

As always, thank you for Thinking First—God bless!

Sincerely,

Issa Stephan, CCUE, President & CEO



2025 Spring Sweepstakes Grand Prize Recipient



Congratulations to Sonya from our Neptune Branch, who was drawn to receive one of ten \$1,000 prizes in last year's Spring Sweepstakes. Sonya was able to cash in by simply sprucing up her First Financial electronic banking routine. Learn more about this year's digital banking sweepstakes at firstffcu.com and complete one of the qualifying transactions to participate. You might be a 2026 prize recipient!

**Full sweepstakes terms and conditions are available on our Digital Services webpage at firstffcu.com*

Member Spotlight Michael Balsamo



For more than 20 years, Michael Balsamo has trusted First Financial as his banking partner. As a seasoned realtor with a deep commitment to his clients, Michael values the personalized service and support he experiences every time he walks into a First Financial branch. "Whenever I walk into a branch, everybody says hello and makes me feel like a member of their family," he shares.

Watch Michael's video interview at youtube.com/FirstFinancialFCU to learn why he has banked with us for over 20 years, and why he says he will never leave. We're honored to be part of Michael's financial journey and are committed to providing him with continued exceptional service.

Chance to get 0.90% APR Off Your Auto Loan!

From 3/2/26 through 8/31/26, we're raffling off 6 chances to get 0.90% off your approved Auto Loan rate! * One grand prize winner from all completed entry forms will be drawn at the end of each month during the promotional period. If selected, you'll be eligible to receive 0.90% APR off your approved First Financial Auto Loan rate for loans of at least \$15k. Learn more on our 90th Anniversary webpage at firstffcu.com, and complete an entry form at any branch.

**Full promotion terms and conditions are available on our 90th Anniversary webpage at firstffcu.com*



Budget Check Up: Tax Time is the Right Time



Every year, about 140 million households file their federal tax returns. For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.¹

It seems a shame not to make the most of all that effort. Tax preparation may be the only time of year when many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give your household budget a checkup.

Six Step Process

A thorough budget checkup involves six steps.

- 1. Creating Some Categories.** Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It may also be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.

- 2. Following the Money.** Go through all the receipts and statements gathered to prepare your taxes and get a better understanding of where the money went last year. Track everything. Be as specific as possible, and don't forget to account for the cost of any lattes on the way to the office each day.
- 3. Projecting Expenses Forward.** Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.
- 4. Determining Expected Income.** Add together all sources of income. Make sure to use net income.
- 5. Doing the Math.** It's time for the moment of truth. Subtract projected expenses from expected income. If expenses exceed income, it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.
- 6. Sticking to It.** If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.

Tax time can provide you with an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.



Need some help with preparing your future financial plan? Contact First Financial's Investment & Retirement Center by calling (732) 312-1534.

You can also email Mary.LaFerriere@lpl.com or Maureen.McGreevy@lpl.com

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1. IRS.gov, 2025

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Risky Places to Use Your Debit Card (and What to Use Instead)

Your debit card is convenient, easy to use, and connected directly to your checking account. But that convenience can also mean direct access to your money is on the line if something goes wrong. Unlike credit cards, debit cards pull funds directly from your bank account. If fraud occurs, the money may disappear immediately, and can take time to recover while the financial institution investigates.

That's why it's important to know where using a debit card may put you at greater risk and when a different payment method might be a safer option. Below are some of the most common places where debit card fraud can occur and what you can do to protect yourself.

Gas Station Pumps

Paying at the pump is one of the most common places criminals target. Gas pumps can be vulnerable to card skimming devices, which secretly capture card information when you insert or swipe your card. These devices can be difficult to detect and may transmit your data to thieves instantly.

Safer options:

- Use a credit card (or cash) instead of a debit card when at a gas station.
- When traveling outside of NJ, pay inside instead of directly at the pump.

Outdoor ATMs

ATMs located outside convenience stores, gas stations, or other high-traffic areas can present a risk. As these ATMs may be less monitored, criminals sometimes attach skimming devices or hidden cameras to capture card numbers and PINs here, too.

Safer options:

- Use ATMs directly inside a financial institution or in well-lit locations.
- Shield your PIN when entering it.
- Regularly monitor your account for any suspicious activity.

Online Shopping

This method of shopping is convenient, but entering your debit card information online can expose your bank account if the retailer experiences a breach or if the site is fraudulent. With debit cards, fraudulent transactions may immediately withdraw the funds from your account – even while the investigation is underway.

Safer options:

- Use a credit card for online purchases.
- Shop only on secure websites (look for “https” at the beginning of the URL).
- Consider using digital wallets (PayPal, Apple Pay, Google Pay, etc.) or virtual card numbers when available.

Bars, Restaurants, and Busy Retail Environments

Any situation where your card leaves your sight, even briefly, can increase the risk of unauthorized use. In busy environments like bars or restaurants, it can be easier for card information to be copied or mishandled.

Safer options:

- Use a credit card.
- Use contactless or mobile payments when available.
- Review your receipts and account transactions regularly.

Why Credit Cards Often Offer More Protection

Both debit and credit cards have fraud protections, but they work differently. If fraud occurs on a credit card, the funds are not tied to your checking account, and you can dispute transactions without immediately losing funds. With debit cards, the money comes directly from your bank account and may take time to be restored. This is why many financial experts recommend using credit cards for certain transactions, especially online purchases, travel, and higher-risk environments.

Smart Habits to Protect Your Cards

No matter where you use your card (or which kind of card), a few simple habits can help protect your finances:

- Set up transaction alerts.
- Review your account regularly for unfamiliar charges.
- Report lost cards or suspicious activity immediately.
- Use contactless payments or digital wallets when possible.

Learn More: When to Use Credit vs. Debit

Both debit and credit cards have a place within your financial toolkit. Understanding when to use each can help you protect your money and manage your spending more effectively.

If you have further questions about this topic, check out our credit vs. debit guide available on our website at [firstffcu.com](https://www.firstffcu.com), give us a call, or stop into your local branch. Get important updates and alerts delivered straight to your inbox by subscribing to our First Scoop Blog at blog.firstffcu.com

Loan Connection (732) 312-1500, Option 4

To Fax Loan Applications
(732) 312-1530 (24-hour)

Contact Us

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First Financial's Supervisory Committee has the responsibility to investigate member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee
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