

Happy
NOVEMBER



Happy November!

As Thanksgiving draws near, we want to express our gratitude to our members, our staff, and our community, who allow us to keep doing what we love day-in and day-out as we grow with and serve Monmouth and Ocean Counties. We want to especially thank you — our members, for entrusting us with your financial well-being and allowing us to join you on your financial journey. We also want to extend gratitude to our staff, whose passion and dedication allows us to make a difference. Last and certainly not least, we want to thank our local community. We enjoy being your financial partner and look forward to continuing to work with you in the years to come.

Although your Thanksgiving feast is right around the corner, we want you to feast your eyes on these **free or inexpensive activities** to enjoy with your family and friends this November. If you'd like to see this list sooner, visit our **blog** and subscribe by entering your email address at the top right.

We hope you have an opportunity to spend time with your loved ones as the holiday season begins. Have a Happy Thanksgiving!



A special shoutout to The **First Financial Fighters** who participated in **Making Strides Against Breast Cancer in Point Pleasant Beach** a few weeks ago, raising nearly \$2,000 to support the efforts of the American Cancer Society. The funds raised will go toward breast cancer research, advocacy, and support. We also want to extend a

heartfelt thank you to our members and staff who donated to the cause, and we proudly celebrate all the survivors on our team this year!



HOLIDAY FOOD & GIFT DRIVES 2024

First Financial is partnering with four local non-profit organizations to spread holiday cheer to families in Monmouth & Ocean Counties this holiday season. We have begun collecting unexpired **non-perishable food items**, new with tags children's **pajama sets** and **coats**, and unused **children's books** in all **branches** through Thursday, December 12th.

Learn more about the non-profits we are partnering with, and how you can help us make a difference in the community this year. Thank you for your generosity!

Help Us Help Others



**CHANCE TO WIN \$5K AND DO
GOOD IN THE PROCESS!**

This holiday season, you have the chance to win big while passing the holiday cheer along to others in need through our annual **Season of Giving Sweepstakes**! From 11/1 through 12/31/24, make qualifying digital banking transactions for a chance to win one of four \$5,000 prizes and automatically donate \$1 to **Good360** or **Operation Gratitude** per qualifying transaction.*

Qualifying digital banking transactions: Send \$5 or more to a new **Zelle®** contact, use **Online Bill Pay** (bills must total at least \$10 to qualify), enroll in our **mobile banking app**, add and complete a transfer of \$50 or more to a **new external account**, and manage your First Financial cards **digitally** within our mobile app.

[Learn More](#)



DOS AND DON'TS WHEN ACCESSING YOUR HOME EQUITY

As with any financial decision, accessing your home's equity via a loan or line of credit comes with great benefits and also potential drawbacks. While your home's equity can provide financial flexibility when it's needed the most, it's important to make informed decisions to prevent potential pitfalls. Here are some dos and don'ts to help you navigate the process.

[Continue Reading](#)

If you need a little extra help with funding your fall renovations, consolidating debt, paying for college tuition, and more – you can [apply](#) for our [Home Equity Loan or Line of Credit](#) online, 24/7.**

Questions before you apply? Contact our Loan Department at 732.312.1500 Option 4.

Apply Today



Habits That Work Against Wealth Creation

Are you undercutting your efforts to build wealth? Good money habits can help you save and invest for the future. Bad habits can leave you trading water financially. Let's review three bad money habits to avoid.

Keep Reading

As always, if you have questions about financial well-being and your retirement – be sure to reach out to the **First Financial Investment & Retirement Center**.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member **FINRA/SIPC**). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and First Financial Investment & Retirement Center **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using First Financial Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or First Financial Investment & Retirement Center.*

Securities and insurance offered through LPL or its affiliates are:

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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**IMPOSTER SCAMS AND CONTACTING
OUR FRAUD ALERT CENTER**

An **imposter scam** starts with an unexpected call, email, or text message from a person, supposedly working for a government agency, financial institution, popular social media platform, or claiming to be a family member or friend. This person alerts you to supposed fraud or criminal activity occurring in your accounts and proposes a solution that requires sharing verification codes or moving money. Once you entrust them with this sensitive information, they likely have all the information they need to defraud you. Please be alert and aware of this type of scam! When in doubt, hang up and call the number on the back of your card or that's listed on the financial institution's website.

Remember: First Financial will never ask you to share personal information, passwords, or verification codes via phone call, email, or text.

Did you receive a call, text or email from the First Financial Fraud Department and want to verify it's legitimate?

How Our Fraud Alert Center Would Contact You:

- **Text Messages** come from **37268** as FreeMSG-First Financial FCU
- **Phone Number** to **call/verify transactions** or **reach the fraud alert center** is **833.735.1891**
- **Email Alerts** come from **EnFact Notifications**
noreply@enfactnotifications.com

When in doubt, please call our Member Relationship Center at
732.312.1500 or 866.750.0100



UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, November 28, 2024 – All locations will be closed for Thanksgiving Day

Tuesday, December 3, 2024 – **401k Rollover Planning Virtual Seminar**, 6pm

Thursday, December 12, 2024 – **Women and Investing 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

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](#) & social media channels for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

Glad to be banking with First Financial. Very knowledgeable, super friendly staff – they go above and beyond. The branch manager was a pleasure to work with for my loan. Overall great staff as well. Highly recommended!”

— **Michael H.,**
Toms River Member

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firstffcu.com

info@firstffcu.com
(732) 312-1500 | Local Callers
(866) 750-0100 | Out of Area

Disclosures:

Season of Giving and Receiving Sweepstakes. **NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 11/1/24 at 12:00:01 a.m. ET and ends on 12/31/24 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older. Void where prohibited. For complete Official Rules including details on how to enter by mail, **[click here](#)**. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright © 2024 Fiserv. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®.*

***A First Financial membership is required to obtain a home equity loan or line of credit, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details or visit firstffcu.com for all current rates.*





You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

