

Happy
SEPTEMBER



Happy September!

We hope everyone's school year is off to a great start, and we extend our best wishes to our teacher and student members for another fulfilling academic year ahead.

We recently published a member spotlight interview on our [First Scoop Blog](#) with one of our long-time business accounts, [Certified Auto Mall](#), located in Howell, NJ. Certified Auto Mall recently acquired a new business under their umbrella, Frank's Towing. Be sure to check out our [YouTube video](#) highlighting this exciting business update and learn why owners William and Michael Stahnten continue to choose First Financial for their business banking needs.



The new school year may be in full swing, but there are still many things to do in Monmouth & Ocean Counties this **September!** Don't forget to head over to our **blog** and subscribe by entering your email address at the top right if you'd like to see this list sooner.

We hope you have a great rest of September, and we thank you for your membership with us!



We're walking to help the American Cancer Society end breast cancer on Sunday, October 20th! Join the First Financial Fighters in Pt. Pleasant Beach, or [donate to the cause online](#). You can also make a donation to our team during business hours at any First Financial [branch](#). **Think pink!**

[Donate to the First Financial Fighters](#)



The back-to-school season arrives quickly each year, often catching parents and their budgets off guard. Preparing for back-to-school shopping can also be a challenge in the current economic climate. To help you prepare without overspending, here are six tips to make back-to-school shopping more budget-friendly.

[Continue Reading](#)



Living within your means is one thing, but living below your means is a completely different challenge. Successfully living below your means opens doors to significant savings and debt reduction so you can one day reach financial freedom. Here are five practical tips to help you live below your means and take control of your finances.

[Read More](#)



Considerations When Purchasing Life Insurance

September is Life Insurance Awareness Month. Discussing life insurance can be a sensitive topic — after all, talking about death is never comfortable. However, life insurance is an important financial product, especially if you support others or have substantial assets that you wish to transfer to future generations. There are many types of insurance and features for you to consider. Keep reading for a quick overview of the most popular types. As always, if you have questions about Life Insurance – be sure to reach out to the [First Financial Investment & Retirement Center](#).

[Learn More](#)

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UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, October 3, 2024 – Social Security & Your Retirement Virtual Seminar, 6pm

Monday, October 14, 2024 – All locations will be closed for Columbus/Indigenous Peoples' Day

Tuesday, October 15, 2024 – Understanding Medicare 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

“

My Mom has been a First Financial member for decades and I have been for a number of years. The Toms River Branch is committed to serving its members. The staff is always patient and extra helpful.”

— **Jon L.,**
Toms River Member

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