

# **Business FIRST**

*News and Resources  
from First Financial*

**1 First Financial**  
FEDERAL CREDIT UNION

## **Autumn Greetings!**

Happy Autumn! As we embrace the changing seasons, we're gearing up to celebrate **International Credit Union Day** on October 19th. It's a wonderful annual reminder of the strength and unity of credit unions worldwide. We're grateful for your partnership and the trust you've placed in us. Our business members have been instrumental in shaping our success, and we're excited for what the future holds.

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



Check out Personal Touch Pharmacy in Toms River, another one of our valued business members. Watch to learn why **Chief Pharmacist Kalu Ndukwe** is happy to bank with First Financial and how he wishes he had started sooner. If you're looking for a local pharmacy in the Ocean County area, **Personal Touch Pharmacy** is the place to go!

If you would like your business to be featured in an upcoming business member spotlight, please contact **[business@firstffcu.com](mailto:business@firstffcu.com)**

We thank you for your continued support, and for always Thinking First. Wishing you an enjoyable autumn and upcoming holiday season!



Sincerely,

**Chantel Baptiste**

Business Development Officer



## CONVENIENT BUSINESS CHECKING ACCOUNTS

If you're looking for the right **Checking Account** for your business, look no further than First Financial! From Free Business Checking to Community Non-Profit Business Checking – we've got your business covered. Email us at **[business@firstffcu.com](mailto:business@firstffcu.com)** or call (732) 312-1541 to learn more.

**Get Started**



## PREPARING YOUR BUSINESS FOR SLOW SEASONS

As a business owner in a seasonal industry or location, preparing for slow seasons is a make-or-break in sustaining long-term success. Explore essential steps to [prepare your seasonal business for slow seasons](#), empowering you to turn challenges into growth opportunities.

[Read More](#)



## **Protect Your Small Business from Payment Scams**

It is often assumed that payment scams only happen to individuals, but small businesses are also frequent targets for scammers. These maneuvers can often go unnoticed because the scam is embedded within typical business operations. The best line of defense is knowing what to look for.

[Learn More](#)



## ATTEND THE 2023 SBA CYBER SUMMIT FOR SMALL BUSINESSES THIS OCTOBER

Cyberattacks pose a big threat to small businesses and cost the U.S. economy billions of dollars a year. To help entrepreneurs protect their businesses from emerging cyber threats, the SBA will be hosting [virtual sessions](#) starting on October 18 through November 1, 2023.

This is a great opportunity to hear from industry leaders, experts, and entrepreneurs who will provide tips and resources on how to keep your business safe in today's digital world.

[Learn More](#)



## UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

**Thursday, October 19**

**Understanding Medicare Virtual Seminar**, 6pm

**Wednesday, November 1**

**Income for Life Virtual Seminar**, 6pm

**Saturday, November 11**

All locations will be closed in observance of Veterans Day

**Wednesday, November 15**

**Transitions to Retirement Virtual Seminar**, 6pm

**Thursday, November 23**

All locations will be closed in observance of Thanksgiving

**Thursday, December 7**

**401k Rollover Planning Virtual Seminar**, 6pm

**Tuesday, December 19**

**Rethinking Diversification Virtual Seminar**, 6pm

**Saturday, December 23 through Monday, December 25**

All locations will be closed in observance of Christmas

**Monday, January 1, 2024**

All locations will be closed in observance of New Year's 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



**View our current operating hours** on our website. To set up an appointment at your local branch, call (732) 312-1500.

Be sure to also **check our website** and social media channels for the latest updates on our hours of operation.



**Chantel Baptiste**

Business Development Officer

First Financial FCU

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