



Happy August!

As summer winds down, we're here to bring you the latest updates, offers, and important financial insights so you can make the most of the final month of summer and gear up for back-to-school.

We recently published an employee spotlight interview on our [First Scoop Blog](#) with our President and CEO, Issa Stephan. Issa has been instrumental in our institution's growth and success for the past 19 years. Under Issa's guidance, the credit union continues to leverage all resources to provide personalized service and remains dedicated to the financial well-being of the Monmouth and Ocean County community. Be sure to check out our [YouTube video](#) highlighting Issa's dedication and service to the credit union and our members.



Summer is ending before we know it, but there are still many great [events in Monmouth & Ocean Counties](#) for you to enjoy this August! 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. Also, be sure to check out our bonus blog on [free summer outdoor activities](#) in our area.

We hope you have a great remainder of August and as always, thanks for being a member!



READER REWARDS SUMMER READING CONTEST

Our annual [Summer Reading Contest](#) is still available for First Financial kids for a few more weeks, through 8/31/24! Earn \$1 per book up to 10 books, plus a chance to win a gift card at the end of the summer.*

[Submit a Book](#)



SAVE MONEY ON YOUR WATER BILL & OTHER UTILITIES THIS SUMMER

Summer brings longer days, warmer weather, and often higher utility bills. We're dedicated to helping you enjoy a cost-effective and comfortable summer. Here are some practical tips to save on your water bill and other utilities this season.

[Continue Reading](#)



TIPS FOR PLANNING A BUDGET-FRIENDLY VACATION

There's still time to take advantage of the last few weeks of summer and plan a trip that fits your budget. Here are some practical tips to help you plan a memorable vacation without breaking the bank.

[Read More](#)



Making Sense Of Medicare

Medicare can be confusing, with a ton of rules, dates, inclusions, exclusions, and exceptions. But for those who are 65 years of age or who meet certain qualifying conditions, it's essential to understand its key parts to maximize the benefits and features. Keep reading to get all your Medicare questions answered, and if you still have questions – the [**First Financial Investment & Retirement Center**](#) is happy to help.

[Learn More](#)

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UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, August 20, 2024 – [Transitions to Retirement Virtual Seminar](#), 6pm

Monday, September 2, 2024 – All locations will be closed for Labor Day

Tuesday, September 3, 2024 – [Rollover Planning Virtual Seminar](#), 6pm

Tuesday, September 10, 2024 – [Rethinking Diversification 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 questions were explained and answered thoroughly and I was not rushed at all. I always experience professionalism, knowledge and assistance. Love it here!”

— **Lenise H.,**
Neptune Member

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

***First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest from 7/1/24 - 8/31/24. Credit Union membership and 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 to be filled out 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 prize drawing of three Barnes & Noble® Gift Cards in the amount of \$75, \$50, and \$25. If the parent/guardian prefers - Reader Rewards can be electronically deposited to the child's First Financial Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. Reader Rewards can also be redeemed in person in any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or printed out. The 3 prize winners will be drawn at random and will be contacted by the First Financial Marketing Department by 9/15/24.



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

