



Happy October!

Join us on October 17th in celebrating **International Credit Union Day**, a day dedicated to reflecting on the accomplishments of credit unions and the opportunities they afford their members! We thank you – our members, for continually giving us the opportunity to serve Monmouth and Ocean Counties and make a lasting impact on the surrounding communities.

We recently published an employee spotlight on our **First Scoop Blog** to introduce our new Business Development Representative, Samantha Colella. Samantha will be supporting marketing and business development initiatives across our various channels, working with our existing community partnerships, and forging new relationships for the credit union. Head over to our blog to learn more about her!



Take some time to trick-or-treat yourself to some free and inexpensive activities happening in Monmouth & Ocean Counties this **October**! 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 enjoy the changing colors and cooling temperatures of October, and we thank you for your continued membership. Have a Happy Halloween too!



**MAKING STRIDES AGAINST
BREAST CANCER 2024**

Next week on Sunday, October 20th - the First Financial Fighters are Making Strides in Pt. Pleasant Beach to bring awareness to and raise money for a disease that has impacted so many lives. You can [donate to the cause online](#) or make a donation to our team during normal business hours at any First Financial [branch](#). **Think pink!**

[Donate to the First Financial Fighters](#)



Although back-to-school season is behind us, the holiday season is slowly creeping in and can quickly take control of our finances. This time in between can give us a much-needed opportunity to cut back on expenses and prepare for the season ahead. To help you refocus on your finances and find new ways to save, here are six tips to save money this fall.

[Continue Reading](#)



**SPICE UP YOUR HOME THIS FALL
WITH A FIRST FINANCIAL HOME
IMPROVEMENT LOAN**

First Financial's [Home Improvement Loan](#) can help you turn your dreams into a reality by turning your house into a home. Our Home Improvement Loan offers great rates, fixed payments, terms up to 10 years, no pre-payment penalty, and more!*

[Apply Today](#)



Managing a Budget During Retirement

If you are like most people, you likely still have to make a budget and try and stick to it to ensure you don't outlive your assets in retirement. To help keep you on track and make sure you maintain positive cash flow, there are a few key steps to keep in mind.

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**.

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

Tuesday, October 15, 2024 – **Understanding Medicare Virtual Seminar**, 6pm

Sunday, October 20, 2024 – **Making Strides Against Breast Cancer** in Pt. Pleasant Beach, 10am

Tuesday, October 29, 2024 – [Income for Life Virtual Seminar](#), 6pm

Tuesday, November 5, 2024 – [Transitions to Retirement Virtual Seminar](#), 6pm

Monday, November 11, 2024 – All locations will be closed for Veterans Day

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](#)



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

“

The Neptune Branch is absolutely amazing! I have been banking there for many years and not once have I had a bad experience. The employees have been kind, friendly and respectful. It's a pleasure to do banking there. Thank you so much for making banking easy and fun!”

— **Kevin P.,**
Neptune Member

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

Disclosures:

**Available on primary residence only. A First Financial membership is required to obtain a Home Improvement Loan and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. See credit union for details. Rate will vary based off of applicant's credit rating. Not all applicants who apply will be approved, subject to underwriting guidelines and credit approval. Lien position and appraisal valuation may affect the maximum loan amount. Not all applicants will qualify for maximum Loan to Value (LTV) ratio. It will be based off of creditworthiness, property type, occupancy, lien position, and loan amount. Rates will be affected by LTV or combined LTV if there is another lien on the property. Loan amounts over \$7,500.00 will be required to give First Financial FCU a security interest in their property. Rates will vary based off of lien position and whether the loan is mortgage secured or unsecured. For mortgage secured Home Improvement loans First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and are required to be paid back by member to FFFCU.*



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