

Business FIRST

*News and Resources
from First Financial*

1 First Financial
FEDERAL CREDIT UNION

Autumn Greetings!

Happy autumn! We recently celebrated the 76th anniversary of **International Credit Union Day**, a testament to the importance and strength of credit unions around the globe. First Financial wouldn't be able to celebrate such a momentous occasion if it weren't for our valued business members who, through continued partnership, allow us to celebrate and share in your business' successes.

At First Financial, we love working with our local businesses and community members. We are happy to showcase how our products and services help our members every day.



Meet [Lauren Griffin](#), one of our valued Freehold/Howell members. Watch our [video interview](#) to learn why she has been a member for so many years, and how it has been easy to bank with us. We're proud to contribute to Lauren's experience, and happy to have her as a long-time member.

If you would like your business to be featured in an upcoming Member Spotlight, please contact business@firstffcu.com.

We are thankful to be closing out this year and welcoming in a new one and are grateful our members continue to *Think First*. Should you or your business have any questions or need a financial check-up before we turn the page on 2024 — reach out by emailing business@firstffcu.com, stop into your local [branch](#), or call 732.312.1500. Have a joyous holiday season with your loved ones, and we'll see you in the new year!

Sincerely,
First Financial



BUSINESS SAVINGS ACCOUNTS

Your business has unique needs, and First Financial has unique savings solutions to tackle them! Whether you're looking for a place to stash your business' financial cushion or are looking to save for future business needs, we have a variety of **Business Savings** options for you to check out.*

Email us at **business@firstffcu.com** or call **[732.312.1500](tel:732.312.1500)** to find out additional details.

Learn More



WHY EVERY SMALL BUSINESS SHOULD HAVE A SAVINGS ACCOUNT

Managing finances effectively is crucial to the long-term success of small businesses. While checking accounts are commonplace for managing business finances, a savings account is crucial so that those finances function like a well-oiled machine. Keep reading to find out why every small business should consider adding a savings account to the mix.

[Continue Reading](#)



IN TODAY'S ECONOMY, CYBER SAFETY IS CRITICAL TO SMALL BUSINESS SUCCESS

With the **median cost of a cyber-attack** coming in at \$8,300 for small businesses, brushing up on cyber safety best practices is important to prevent a financial bind and the loss of your business' various assets. Although the cost of cyber-attacks has decreased year-over-year, the risk has increased and the tactics of cyber criminals aren't getting any easier to spot.

The Small Business Administration recently had its Cyber Summit, a week-long event dedicated to navigating cybersecurity as a small business. You can watch recordings from the event **here**. In the meantime, here are some quick tips to equip yourself with to create a culture of security and protect your business.

Continue Reading



In today's competitive environment, maintaining a solid business credit profile is crucial for the growth and sustainability of your business. Keep reading about some of the benefits of building your business credit, and how it can support your long-term growth and success.

[Keep Reading](#)

UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

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

Monday, November 11 – All locations will be closed in observance of Veterans Day

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

Thursday, December 12 – [Women and Investing Virtual Seminar](#), 6pm

Tuesday, December 24 – All locations will close at 1pm for Christmas Eve

Wednesday, December 25 – All locations will be closed in observance of Christmas Day & the First Night of Hanukkah

Tuesday, December 31 – All locations will close at 1pm for New Year's Eve

Wednesday, January 1, 2025 – 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, please call [732.312.1500](tel:732.312.1500).

Be sure to check out our [website](#) and social media channels for the latest updates on our hours of operation.

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



DISCLOSURES:

**If balance falls below \$5, a monthly service fee of \$5 will be imposed. A First Financial membership is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. Other terms & conditions may apply, see credit union for details.*



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