

Upcoming Important Dates & Seminars

Monday, September 2

All locations will be closed in observance of Labor Day

Tuesday, September 3

401k Rollover Planning Virtual Seminar, 6pm

Tuesday, September 10

Rethinking Diversification Virtual Seminar, 6pm

Monday, October 14

All locations will be closed in observance of Columbus/Indigenous People's Day

Register for upcoming virtual seminars on the events calendar at [firstffcu.com](https://www.firstffcu.com)

Save Money on Your Water Bill and Other Utilities this Summer

Summer brings longer days, warmer weather, and often higher utility bills. With the increased use of water, air conditioning, and overall energy consumption – managing these costs is crucial. First Financial is 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.

Understanding Summer Utility Costs

Summer utility bills can spike due to increased water usage for gardening, lawn upkeep, washing cars, outdoor activities, frequent showers, and more. Similarly, electric bills rise with the use of air conditioning. By making a few adjustments, you can keep these expenses in check.

Water Saving Tips

- **Check for Leaks Regularly:** Even a small leak can waste significant amounts of water. Regularly check your faucets, toilets, and hoses for leaks and repair them promptly.
- **Water Wisely:** Water your lawn early in the morning or late in the evening to reduce evaporation. Consider using a soaker hose or drip irrigation system, which delivers water directly to the roots, minimizing waste.
- **Install Water Efficient Fixtures:** When it's time to replace old, inefficient fixtures – opt for water saving alternatives. Low flow toilets, aerated faucets, and high efficiency showerheads can reduce water usage without sacrificing performance. Look for fixtures with the WaterSense label, indicating they meet EPA water efficiency standards.
- **Use Mulch:** Mulching around plants retains moisture, reduces the need for frequent watering, and helps maintain soil temperature.
- **Don't Pre-rinse:** Instead of pre-rinsing your dishes before putting them in the dishwasher, scrape or wipe them into the trash. Modern dishwashers are designed to handle dirty dishes without the need for excessive water use. Ensure your dishwasher is fully loaded before running it to maximize efficiency. The same goes for your summer laundry – there isn't really a need to pre-soak your clothing before a regular washing machine cycle.

Energy Saving Tips

Optimize Air Conditioning

- **Use a Programmable Thermostat:** These devices can automatically adjust the temperature based on your schedule, reducing energy use when you're not home.
- **Clean and Replace Filters:** Dirty filters reduce efficiency. Regularly clean or replace them to keep your system running smoothly.

Use Fans

- **Ceiling Fans:** Run ceiling fans counterclockwise to create a cooling breeze, which can make you feel cooler without lowering the thermostat.
- **Portable Fans:** Place portable fans strategically to enhance airflow and reduce the need for air conditioning.

Block the Heat

- **Close Blinds and Curtains:** During the hottest parts of the day, close blinds and curtains to block out the sun's heat.

Long-Term Solutions

- **Upgrade to Energy Efficient Appliances:** Consider replacing old appliances with energy efficient models, which use less water and electricity.
- **Improve Home Insulation:** Proper insulation keeps your home cooler in the summer and warmer in the winter, reducing the need for heating and cooling.
- **Install Solar Panels:** While it is an upfront investment, solar panels can significantly reduce your energy bills and even allow you to sell excess power back to the grid.

Financial Assistance for Utilities

Many states including New Jersey, offer programs to help lower income households with utility costs. Check with local government or your utility provider for available assistance programs.

By implementing these summer utility savings tips, you can enjoy a comfortable and budget-friendly season. Remember, small changes can lead to significant savings.

For more financial tips and resources, subscribe to our First Scoop blog at [blog.firstffcu.com](https://www.firstffcu.com).



Summer Greetings

Happy summer! While we enjoy the season's warmth and many outdoor activities, we also want to thank you for your continued support as a First Financial Ambassador.

If your organization is planning an in-person or virtual event where informational materials will be presented or distributed – especially during this busy back-to-school season, please let us know and we would be happy to attend your upcoming event or send materials. Feel free to pass this newsletter along to your employees too, we are here to answer any questions they might have or provide financial advice when they need us!

If you're interested in bringing First Financial to your school or business, contact business development at business@firstffcu.com.

We hope you have a wonderful end to the summer, and for those Ambassadors who are school district employees – a great upcoming new school year!

Community Spotlight



The First Financial team stayed connected with our valued community partners this past spring. Let's take a look at where we've been over the last few months!

We attended the Lakewood Township Benefits Fair, and shared virtual marketing materials to Rumson School District for their employee welcome packets.

Our next two stops took us to the employee benefits fairs at Ladacin Network in Lakewood and Ocean Township.

For our final stop, we welcomed the opportunity to visit the Monmouth County Vocational School District and present our Life Fair (which teaches the importance of learning independent financial education) to the cosmetology, plumbing & pipefitting, and HVAC students at both their Freehold and Neptune locations.

Check out Mount Springs Ministries, located in Neptune, NJ – one of our valued community non-profit members! Watch to learn why founder Robert Turner recommends First Financial for both business and personal banking at [youtube.com/FirstFinancialFCU](https://www.youtube.com/watch?v=FirstFinancialFCU).

You can support Mount Springs Ministries by calling 848-298-1748 or by writing to/sending a donation to P.O. Box 2072, Neptune City, NJ 07754.



“

First Financial genuinely cares about helping my business.”

- Robert Turner, Mount Springs Ministries Business Member

Save Money by Refinancing Your Auto Loan!

Are you tired of high monthly car payments? First Financial may be able to help you save money with an Auto Loan Refinance on your loan from another lender!

Rates are as low as 4.74% APR on terms up to 36 months.* You may be able to receive a lower interest rate, a lower monthly payment, or both!

*Visit our website Auto Loans page at firstffcu.com for full terms & conditions, or to apply online.



The Basics of Financial Fitness

Quick question: Are you financially fit? If so, how financially fit are you?

There are really no clear guidelines as to what constitutes financial fitness, much less how to grade variations of that fitness. However, it's a helpful question because it gets you thinking about your finances. More specifically, whether you're on the right track toward your financial goals. Those goals differ by individual and include being able to retire, pay for a child's wedding and college education, and even saving for that dream vacation. To make sure that you're on the right track toward your goals, here a few steps to help get you started.



As a first step, put together a reasonable budget, detailing your income and expenses by month. This will help you understand your cash flow and identify areas where you can cut costs.

Next, start saving for unexpected expenses, like a medical emergency, major car repair, and an appliance replacement. Ideally, try to keep at least three months' worth of living expenses in your emergency savings fund.

Check your credit report at least once each year, making sure that there are no mistakes. You're entitled to a free copy of your credit report every year from the three major credit reporting companies, Experian, Equifax, and TransUnion.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and First Financial Investment & Retirement Center **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using First Financial Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or First Financial Investment & Retirement Center.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

As part of a long-term plan, begin saving for your retirement at the earliest age possible, working with a financial professional to create a portfolio that aligns with your appetite for risk, number of years until you expect or want to retire, and other factors.

Develop and review a financial plan. This is a written document that details your short and long-term goals with tactics and strategies to address them. Review the plan at least annually, making any necessary changes if your goals or personal circumstances change.

Finally, consider investing early and often. This has the potential to produce greater returns than investing a larger amount over a shorter period of time.

For instance, assume an equal rate of return for each of these two scenarios: If you invest \$75 a month beginning at age 25 and continue until you are 65, your earnings will be greater than the 35 year old who invested \$100 a month until reaching 65.

This is a hypothetical example and is not representative of any specific investment. Your results may vary, but you get the point. If you need help getting or maintaining financial fitness, contact a financial professional.

Questions about this topic? Contact First Financial's Investment & Retirement Center by calling (732) 312-1534.

You can also email Mary.LaFerriere@lpl.com or Maureen.McGreevy@lpl.com

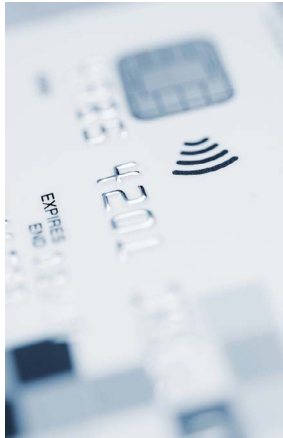


This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. This material was prepared by LPL Financial, LLC. Tracking #1-05363573

Protecting Your Finances: Beware of ATM Skimming & Shimming

Recent incidents of sophisticated financial fraud include the uptick in unauthorized capture of consumer card and PIN information through skimming and newer shimming devices, placed inside ATMs or payment terminals. Keep reading to learn how to protect your finances from these fraudulent devices and signs to look out for when using an ATM or other payment terminal.

What are Skimming and Shimming?



Skimming occurs when illegal card readers are attached to payment terminals including at the store, on gas pumps, vending machines, parking meters or on ATMs. These card readers grab data off a credit or debit card's magnetic stripe without your knowledge. Criminals can then sell the stolen data or use it to buy items online.

Shimming has evolved more recently, as card microchips (EMV chips) started being used on newer cards to curb skimming efforts. Shimmers are thin pieces of metal inserted into an ATM or a machine at a point of payment,

used to capture information in the microchip. They are small and almost impossible to detect when looking at a machine from the outside.

Shimming devices allow fraudsters to steal data from your EMV chip cards in the same way that skimmers capture the data from a magnetic strip.

How Does Shimming Work?

When a shimming device is installed on an ATM or point-of-sale terminal, a crook can steal the data contained on your card's chip. They can then use the data to create a fake card and make fraudulent purchases. You most likely won't be aware that a shimming device is inside an ATM or payment terminal. The device is typically positioned inside the machine's

card reader slot, and is designed to be undetectable. Once the device has skimmed data from unsuspecting cardholders, the crook will pull the device out of the machine to retrieve the stolen data.

Protect Yourself

There are several ways you can protect yourself from shimming, including:

- **Use contactless payment methods** such as Apple Pay, Google Pay and Samsung Pay.
- **Use a financial institution owned ATM.** ATMs owned by a bank or credit union are more secure than one you might find at a convenience store.
- **Choose a safe ATM.** Skimming and shimming devices are more likely to be installed in poorly lit areas and in less public places, where even if there are cameras – they most likely won't be able to pick anything up.
- **Always check the card slot.** Be aware of how easily your card fits into a card reader slot. If it's difficult to slide your card in, be suspicious. This might mean there's a shimming device inside the card reader.

What Should You Do if You're a Skimming or Shimming Fraud Victim?

- **Contact your financial institution or card issuer.** Once you know your card has been compromised, reach out to your card issuer to lock the card and issue you a new one right away.
- **Setup account & fraud alerts and monitor your account.** You can request that the credit bureaus place an alert on your credit profile, which will ask any creditors to verify your identity before issuing any new credit in your name. You'll also want to carefully review your bank and credit card statements and online account for any unusual activity.
- **File a report with the FTC.** You can visit the FTC's website (www.identitytheft.gov) to submit a report about suspected shimming.

By staying informed and vigilant, you can safeguard your finances and enjoy peace of mind in an ever-evolving digital world. For more financial advice and resources, subscribe to our blog at blog.firstffcu.com.

Loan Connection

(732) 312-1500, Option 4

To Fax Loan Applications
(732) 312-1530 (24-hour)

Contact Us

Local Callers (732) 312-1500
Out of Area (866) 750-0100

info@firstffcu.com
firstffcu.com

Neptune Branch

783 Wayside Road

Toms River Branch

1360 Route 9 South
Corner of Routes 9 & 571

Freehold/Howell Service Center

389 Route 9 North
Next to Howell Park & Ride



business@firstffcu.com

732-312-1500

First Financial's Supervisory Committee has the responsibility to investigate member complaints that cannot be resolved through normal channels. If you have a complaint or suggestion to improve our service to you or if you have an unresolved problem, please write to:

Supervisory Committee
P.O. Box 751
Neptune, NJ 07754



Information contained in the "Ambassador Courier" is intended to summarize products and services. It is not a complete disclosure of all terms and conditions. All rates and terms are subject to change without notice. For full details, please contact First Financial Federal Credit Union directly at 732.312.1500, email info@firstffcu.com, or visit firstffcu.com. Insured by NCUA

