

Business FIRST

*News and Resources
from First Financial*

1 First Financial
FEDERAL CREDIT UNION



Winter Greetings!

We hope you enjoyed the holiday season and had the opportunity to reflect on your personal and business goals for the year ahead. We look forward to watching your business flourish and sharing in your successes this year.

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 **Brian Jackson**, one of our valued Neptune members. Watch his **video interview** to learn why he has been banking with us for over 35 years. We are thrilled to have exceeded Brian's expectations over the years, as well as help him prepare for his retirement!

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

Thank you for choosing First Financial as a trusted partner for your business banking and continuing to Think First in the new year. Should you or your business have any questions or wish to discuss financial goals — reach out by emailing **business@firstffcu.com**, stop into your **local branch**, or call us at 732.312.1500.

Sincerely,
First Financial



BUSINESS LOANS

No two businesses are the same, and their lending needs aren't either. First Financial's **business loans** are customized to fit your business, with decisions made by local lenders who develop a complete understanding of what makes your business tick. Whether you're kicking around a new idea or looking to sustain your business' growth, the personalized service and reasonable timelines of our business loans can't be beat.

For questions or additional information, email us at **business@firstffcu.com** or call 732.312.1500.

[Get Started](#)



HOW TO KEEP YOUR BUSINESS MOMENTUM GOING AFTER THE HOLIDAYS

The hustle and bustle of the holiday season can leave you wondering where the excitement went once it ends. Maintaining that momentum and keeping your customers engaged is easier said than done, but essential to your small business' success. We've come up with some actionable strategies you can implement to avoid a slump and help your small business thrive long after the holidays are over.

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Whether your business is just hitting the ground or well-established in your community, scammers know that low fees and even lower rates to obtain capital can be tempting at any stage. Although the mantra, “If it seems too good to be true, it probably is,” can often save you, you’ll want to read about these red flags that can alert you to a business lending scam.

[Learn More](#)



5 SMALL BUSINESS TRENDS FOR 2025

As a small business owner, monitoring trends can enable you to make informed decisions about your business and remain competitive in an ever-changing environment. The outlook for small businesses is encouraging — so pair that optimism with well-informed strategies when making business plans to enjoy success in the year ahead.

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TAX SEASON DISCOUNTS

First Financial is once again partnering with [Love My Credit Union Rewards](#) to offer tax season savings for our self-employed and small business members. Save up to 20% on TurboTax federal products (with great options for maximizing business deductions and handling personal & business income), just for being a First Financial member.*

[Get Started](#)



UPCOMING HOLIDAY CLOSINGS & IMPORTANT DATES

Wednesday, February 12 – [Income for Life Virtual Seminar](#), 6pm

Monday, February 17 – All locations will be closed in observance of Presidents' Day

Wednesday, February 26 – [Transitions to Retirement Virtual Seminar](#), 6pm

Wednesday, March 12 – [401k Rollover Planning Virtual Seminar](#), 6pm

Wednesday, March 26 – [Women and Investing Virtual Seminar](#), 6pm

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
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(866) 750-0100 | Out of Area



DISCLOSURES:

*TurboTax Offer: Visit <http://turbotax.intuit.com/> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. ©2024 Love My Credit Union Rewards Sweepstakes: NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/25. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.



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