



Monthly News & Updates for June 2021

First Financial's Current Operating Hours

Happy June — Summer is almost here! Just a friendly reminder that our lobbies are open to walk in's with a modified schedule, however to ensure timely service — appointments for account openings and loan closings are strongly encouraged.

To set up an appointment to open an account or close on a loan, our **Member Relationship Phone Center** can be reached at **732.312.1500**.

- **All 3 Branch Drive Thru's** are open from 8:30am to 4:30pm Monday through Thursday, open from 8:30am to 6pm on Friday, and open Saturday 9am to 12:30pm.
- **All 3 Branch Lobbies** are open to walk in's from 10am to 3pm Monday through Thursday, open from 10am to 4pm on Friday, and open Saturday 9am to 12:30pm.
- **Member Relationship Phone Center** — Available from 8:30am to 5pm Monday through Thursday, 8:30am to 6pm on Friday, and 9am to 12:30pm on Saturday.
- **Loan Center** — Available from 9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday, and 9am to 12:30pm on Saturday.
- **Holiday Closing -- Please note that all Branch locations and our Phone Center will be closed on Saturday, June 19th in observance of Juneteenth.**

Please continue to check our [COVID-19 updates webpage](#), and don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates in our hours of operation.

Be well and we hope you have a great Summer!

Send. Receive. Split.



Zelle® is Now Available!

Zelle makes sending money to friends, family and others you know fast, safe and easy. Enroll in **Zelle** in Online Banking or our Mobile App.

See **Zelle** FAQs [here](#).

[Watch Our Video Tutorial Now](#)

First Financial Wants to Fuel Your Summer!

Available from June 14 – July 16

With gas prices on the rise, we're here to help fuel your Summer with a [new or pre-owned vehicle purchase](#) and an \$85 Wawa gas card to celebrate our 85th Anniversary this year, plus fill your new tank!

All closed Auto Loans of at least \$10k between 6/14 and 7/16/21 are eligible to receive the gas card after closing.*



[Lean More and Apply Online](#)



85th Anniversary Trivia Question of the Month

It's our 85th Anniversary year! Each month, we will be posting a trivia question about the history of First Financial on [Facebook](#), [Twitter](#), and [Instagram](#).

We will collect correct answers in the form of comments received by 11:59pm on the last day of each month — from combined Facebook, Twitter, and Instagram participants under the posted contest photo.

We will then place the correct responses into a drawing to award one lucky member a Visa[®] Gift Card. Participants should use the hashtag **#FFFCUthrowback85** with their entry comments.

June 2021 Question: For a \$25 Visa[®] Gift Card, Prior to opening our first Credit Union Branch where you see the tellers pictured here, how & where did the Credit Union first operate & who (what group of people) were our first members? Comment using #FFFCUthrowback85 by 11:59pm on 6/30.



More information: <https://www.firstffcu.com/85th-anniversary.htm>

New Website Coming this July 2021

New look coming soon!

Coming this July 2021 — the final piece of our [system upgrade](#), a brand new and updated website experience at [firstffcu.com](https://www.firstffcu.com).

Stay tuned!



Shortages and Bottlenecks Expose Weak Links in U.S. Supply Chains



As the economy reopens fully and all at once, consumers are again experiencing a wide array of shortages.

Businesses are having trouble hiring workers as well as acquiring sufficient supplies of raw materials and key components needed for manufacturing.

Here's a look at some of the events that have stressed corporate supply chains and impacted the economy — regionally, nationally, and globally, in the first half of 2021.

[Continue Reading](#)

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. 2021 Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

How to Prevent Person-to-Person Payment Scams

From going out to eat and splitting the tab, to chipping in for a gift, or paying a trusted contact for a service – P2P payment services have made our lives quick and easy. However, if you are a user of a P2P payment service such as Zelle, Square Cash, PayPal, Venmo, Facebook Payments, Google Wallet, Apple Pay, Payzur, and the like – buyer beware.



[Don't Let a P2P Scam Happen to You](#)

Lease Buyout Loan



Goodbyes are hard. Fortunately, you don't have to say farewell to your car just because your lease is ending. In many cases, [buying out your lease](#) can be a great way to keep the car you love and save money in the process. We'll do the hard work for you! All you'll need to do is keep driving the car you know and love. ++

[Apply Online](#)

Tips for Buying a Home in the Current Housing Market

If you are currently in the market for a home, you are probably well aware that the nationwide housing inventory is at a record low, and the shortage is causing a problem for many prospective buyers. Between bidding wars, cash purchases, and low available inventory – here are a few strategies to help you navigate the current housing market.



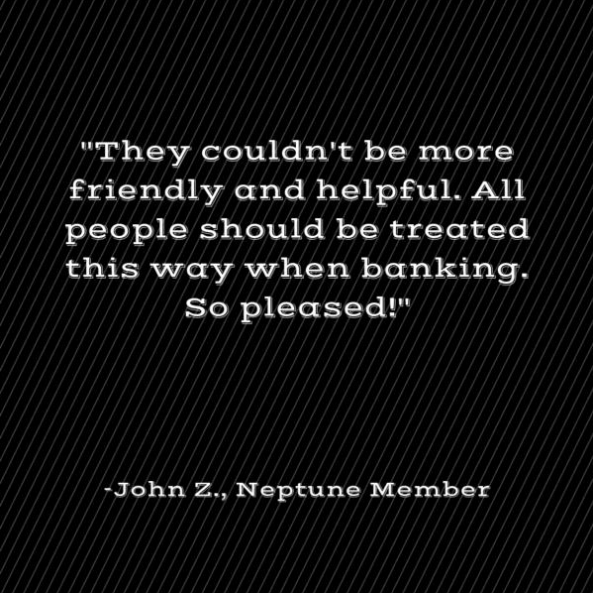
[Read More](#)

Get up to \$500 in closing cost credits with a First Financial [Mortgage](#) !** Refer a friend or family member, and when they close on a First Financial mortgage — you'll get a \$100 Visa® gift card! Get started by completing a mortgage referral form [here](#). +

Upcoming Virtual Seminars & Holiday Closings

- **Wednesday, June 16** – Income for Life Virtual Seminar, [6pm](#)
- **Saturday, June 19** – All locations will be closed in observance of Juneteenth
- **Wednesday, June 23** – How to Weather a Bear Market Virtual Seminar, [6pm](#)
- **Wednesday, June 30** – 401k Rollover Planning Virtual Seminar, [6pm](#)
- **Monday, July 5** – All locations will be closed in observance of Independence Day
- **Wednesday, July 7** – Redefining a Diversified Portfolio Virtual Seminar, [6pm](#)
- **Wednesday, July 14** – Transitions to Retirement Virtual Seminar, [6pm](#)

Member Testimonial of the Month



"They couldn't be more friendly and helpful. All people should be treated this way when banking. So pleased!"

-John Z., Neptune Member

First Financial Federal Credit Union
732.312.1500 Local Callers • 866.750.0100 Out of Area

Download the First Financial app on your smartphone or tablet:



STAY CONNECTED:



*A First Financial membership is required to obtain an auto loan and 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 account/loan. Rates and terms are subject to credit approval and the applicant's credit score. Standard underwriting criteria and terms & conditions apply. Loan approval is not guaranteed. Current loans financed with First Financial FCU are not eligible for review or refinancing. \$85 Wawa Gift Card will be issued upon loan closing for auto loans of \$10,000 and above. Gas card offer ends 7/16/21, or while supplies last.

**APR = Annual Percentage Rate. Subject to credit approval. Credit worthiness determines your APR. Rates quoted assume excellent borrower credit history and are for qualified borrowers. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. Higher rates may apply depending on terms of loan and credit worthiness. Available on primary residence only. The Interest Rates, Annual Percentage Rate (APR), and fees are based on current market rates, are for informational purposes only. Mortgage insurance may be required depending on loan guidelines. This is not a credit decision or a commitment to lend. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. See Credit Union for details. A First Financial membership is required to obtain a mortgage and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Qualified borrowers must meet eligibility requirements including, but not limited to, property location, loan amount, loan type, occupancy, property type, loan to value, debt to income ratios, FICO credit scores, refinance with cash out and other variables. NMLS CU ID: 685814.

+Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. The Mortgage Loan referral can be an existing First Financial member who does not currently have a First Financial mortgage. Not all applicants will qualify, subject to credit approval. The referral bonus will be payable to the referring member within 7 days after the loan closing. Limit one (1) \$100 Visa® Gift Card per closed mortgage loan referral, either to a referring First Financial member or employee. Cannot be combined with any other offer including our Tell-a-Friend and Reward Yourself referral programs. Cash bonus may be considered interest reportable on IRS Form 1099-INT.

++APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial auto loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.

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

