



Putting people first since 1936.

Monthly News & Updates for March 2021

First Financial's Operating Hours for March 2021

The well-being of our members and staff is our top priority. Our updated **operating hours through March 31, 2021** are below.

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** Monday through Friday from 9am to 5:30pm, or on Saturday between 9am to 12:30pm.

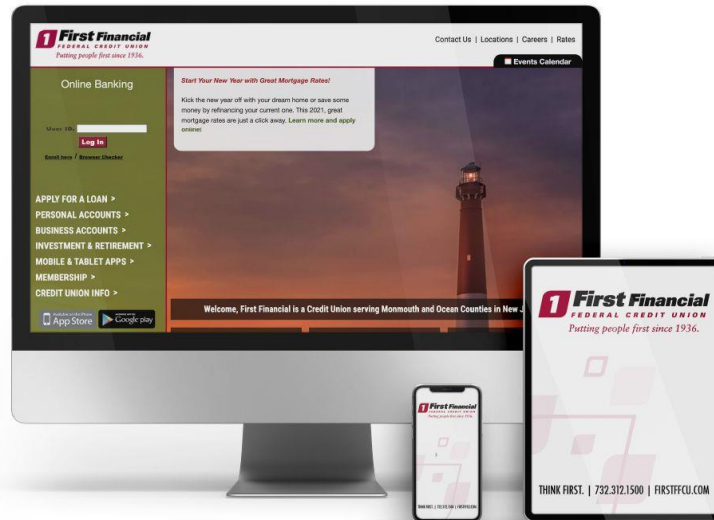


- Our **Toms River Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12:30pm.
- Our **Freehold/Howell Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12:30pm.
- Our **Neptune Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12:30pm.
- Our **Member Relationship Phone Center and Loan Department** will continue to have modified hours of operation from 9am to 5:30pm Monday through Friday and 9am to 12:30pm on Saturdays.

Please take a moment to check out our [COVID-19 updates webpage](#), and don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates.

Be well and Happy Spring!

New Online Banking & Mobile App are Here!



We're excited to bring you an enhanced digital banking experience with lots of great new features! Click on the links below to view a short tutorial video on each of the upgraded services.

- Responsive design tailored to the device you are using, plus **[new and improved look & feel!](#)**
- Added **[security features](#)**
- Easy to read spending reports that show monthly expenses and where your money is going to help you keep track.
- **[External Transfers](#)** - Transfer funds to and from accounts at other U.S. financial institutions from right within Online Banking.
- Plus, the same great features you already know and love, now upgraded: **[Mobile & Tablet App updates](#)** for Apple and Android devices, Member to Member Transfers, **[Online Bill Pay](#)**, Check Ordering, Instant Balance, and 1-Click Remote Deposit Capture.
- First Financial Wallet (View your First Financial Credit and Debit Cards in one place — get purchase alerts, lock your cards, control transactions, and manage your spending) will be available after our March 22nd Credit Card Conversion. Stay tuned for next week!
- Live chat services within Online Banking & our Mobile App available by mid-April 2021.

- Zelle (Person-to-person payments, arriving by June 2021. Pop Money will continue to be available at launch).
- New firstffcu.com website redesign will also be available this Summer 2021.

Need help logging in for the first time? Give us a call at 732-312-1500 or if you are unable to get through during the day to our main phone number, please call our temporary Online Banking login assistance call center at 833-658-0295. ****Please note that previous Online Banking users will need to login for the first time with their previous user ID and the last 6 digits of their SSN as their password (Business Accounts will use the last 6 digits of their TIN).***

[Click here for more information and first-time login guides.](#)



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.

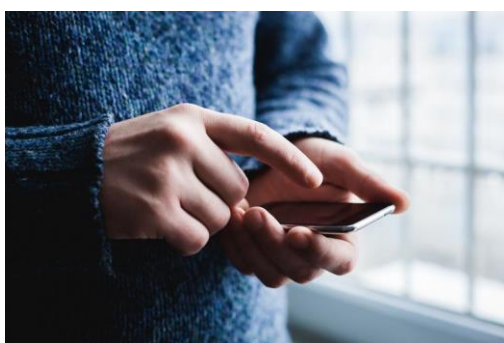
We will then place the correct responses into a drawing to award one lucky member a Visa® Gift Card. Participants should use the hashtag **#FFFCUthrowback85** with their entry comments.

March 2021 Question: For a \$25 Visa® Gift Card, In what city/town did our initial Credit Union groundbreaking ceremony take place?



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

Get Text Alerts for Upcoming Virtual Seminars



phone.

Did you know our [Investment & Retirement Center](#) has been offering some extremely informative and timely complimentary [virtual seminars](#)?

Don't miss the important topics for the remainder of March and the month of April, **text "FFSeminar" to 866-956-9302** to receive upcoming seminar alerts, and register on your mobile

Pandemic Relief Measures and Your Tax Return

Two emergency relief bills passed in 2020 in response to the COVID-19 pandemic will make this an unusual tax season for many taxpayers. The following provisions may affect many households when they file their personal tax returns for 2020.



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3 Reasons to File Your Taxes Sooner Rather than Later

The Federal tax filing deadline has been extended to Monday, May 17, 2021. If you are planning on waiting until a lot closer to that day to get your taxes done, here are three reasons you should file your taxes as soon as possible.



Read More

TurboTax® Credit Union Member Discount

Save up to \$15
on  **turbotax** preparation
software this tax season!*



1 First Financial
FEDERAL CREDIT UNION

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you.

Need help? Real experts are standing by — and can even do your taxes for you, start to finish. **First Financial members save up to \$15!***

[Start Filing with TurboTax Now!](#)

Paycheck Protection Program (PPP) Loans



Was your Monmouth or Ocean County small business affected by COVID-19? We're here to help! We are still accepting applications for **First or Second Draw PPP Loans** until 3/31/21 (or until otherwise announced by the SBA). **

PPP Loans are available to help fund payroll costs (including benefits), mortgage interest, rent, utilities, employee protection costs due to COVID-19, and other related operational expenses. More information about business eligibility can be found on the SBA's website [here](#).

Have questions or want to learn more about how you can apply for a PPP Loan? Email business@firstffcu.com or call **732.312.1500** during business hours and ask for the Business Development Department.

Upcoming Virtual Seminars & Holiday Closings

- **March 22, 2021** — Credit Card Conversion *New credit cards received in the mail need to be activated after 6:45am EST. Your previous First Financial credit card will not work after this date, even if it has not expired.*
 - **March 24, 2021** — Social Security & Your Retirement Virtual Seminar, 6pm
 - **March 31, 2021** — Income for Life Virtual Seminar, 6pm
 - **April 7, 2021** — Redefining a Diversified Portfolio Virtual Seminar, 6pm
 - **April 14, 2021** — Transitions to Retirement Virtual Seminar, 6pm
-

What Our Members Are Saying This Month:

"You made it so easy. Everyone who assists us at the branch is professional and courteous. They have always been helpful without complaint!"

- Mary H., Howell 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:



* Limited time offer for TurboTax® 2020. Savings are on TurboTax® federal products only. 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. TurboTax® is a tax preparation software product offered to our members through Love My Credit Union Rewards and is not a product of this credit union.

** 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. See credit union for details. Information on the PPP loans is based on currently available information and is subject to change. Borrowers may wish to visit the SBA and U.S. Treasury Assistance for Small Businesses for guidance related to the Paycheck Protection Program.

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

