



Putting people first since 1936.

Monthly News & Updates for August 2021

First Financial's Operating Hours

Happy August! Our Lobby and Drive Thru continue to remain open with extended hours of operation. 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 **9am to 5pm Monday through Thursday, open from 9am to 6pm** on Friday, and open **Saturday 9am to 12:30pm**.
- All 3 Branch Lobbies are open to walk in's from **9am to 4:30pm Monday through Thursday**, open from **9am to 6pm on Friday**, and open **Saturday 9am to 12:30pm**.
- Member Relationship Phone Center - Continues to have extended hours of operation from **8:30am to 5:30pm Monday through Thursday, 8:30am to 6pm on Friday**, and **9am to 12:30pm on Saturday**.
- Loan Center - Continues to have modified hours of operation from **9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday**, and **9am to 12:30pm on Saturday**.

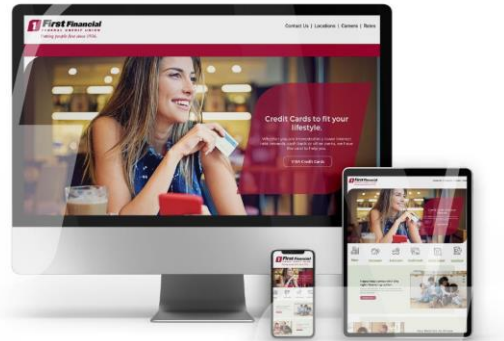
We also ask that you [check our new website](#) to see if there is an alert message, our social media channels, and our [COVID-19 page](#) for the latest updates on our hours of operation.

Be well and we hope you enjoy the last few weeks of Summer, and we wish our student and teacher members a great upcoming school year!

Our New Website is Here!

We're so excited for you to check out our website redesign at firstffcu.com, which made its debut on July 28th.

Our new website has made it even easier to bank online, [apply for loans](#), quickly search for products and services, see and [register for upcoming virtual seminars](#), check out [current promotions](#), [rate specials](#), and more.



A few important changes to note:

- Logging into Online Banking is now at the top right of the homepage - where you'll see a **Login tab**.
- For a full website overview, including the majority of all new website content pages — click on the **Menu button** at the top right next to the Online Banking login.
- Can't find something? Click on the **Search button** at the top right of the new homepage next to the Online Banking login tab.
- Online loan applications are available 24/7 by scrolling down slightly on the new homepage and clicking the **Apply for a Loan icon**.

We can't wait for you to check out our new website which makes banking with First Financial even easier — and is made to fit the device you are using (your desktop computer, tablet, or smartphone)!

Your First Auto Loan Payment is On Us!

End the Summer by financing your car with us, and we'll make your first payment **up to \$250** — when you apply by **September 7th!** *

[Learn more here.](#)



[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.

August 2021 Question: For a \$50 Visa[®] Gift Card, What was the address of our very first branch that opened?

Comment using #FFFCUthrowback85 by 11:59pm on 8/31.



More information: firstffcu.com/credit-union-info/85th-anniversary

Signs of a Scam and How to Resist it



Scams aren't always easy to pick out. That's why we're here to help with a number of tips and tricks on how to best protect your money.

[Continue Reading](#)

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3 Reasons Your Car Insurance is so Expensive

Like it or not, car insurance is a necessity if you own a car, but that doesn't mean it has to be expensive.

Our latest blog has three things that might be impacting your auto insurance premium, as well as some advice on how to lower it!



[Learn More!](#)

Friendly Reminder: Our Summer Reading Contest for First Financial Kids Ends 8/31!



Our annual [Reader Rewards Summer Reading Contest](#) is here for a few more weeks until 8/31. Read books, earn rewards, and get a chance at the grand prize — which will be awarded to 3 lucky participants at the end of the Summer!**

Complete a digital entry form for books read [here](#).

Happy reading!

[Enter Your Book Here](#)

How to Get a Loan if You are Self Employed

Did you know if you're self-employed it may be a little harder to qualify for a loan? That's why our latest blog is here to help you find a loan that works for you.



[Read More](#)

We have a Visa® Credit Card to fit your life!



Credit Cards to Fit Your Lifestyle

Whether you're interested in a lower interest rate, rewards, cash back, or other cool perks — we're sure we've got the right

[Credit Card](#) for you. †

Learn more and apply online 24/7: firstffcu.com/personal-accounts/card-services

Upcoming Virtual Seminars & Holiday Closings

- **Wednesday, August 18** — The Return of Conservative Investing Virtual Seminar, [6pm](#)
- **Tuesday, August 24** — Women & Investing Virtual Seminar, [6:30pm](#)
- **Wednesday, September 1** — Transitions to Retirement Virtual Seminar, [6pm](#)
- **Monday, September 6** — All locations will be closed in observance of Labor Day
- **Wednesday, September 8** — Social Security & Your Retirement Virtual Seminar, [6pm](#)
- **Wednesday, September 15** — Income for Life Virtual Seminar, [6pm](#)

Member Testimonial of the Month

“The branch was very helpful in replacing my debit card with no complications. I really enjoy this credit union!”

*- Claire E.,
Toms River 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:



*Offer valid from 8/6/21–9/7/21. First payment made by First Financial FCU will be up to \$250 maximum depending on monthly loan amount, payable within 30 days after receiving the title with the perfected lien showing First Financial FCU as the lien holder. Minimum auto loan amount eligible for participation is \$10,000 and can be a refinance or new auto loan. Not all applicants will qualify, subject to credit approval. Current loans financed with First Financial FCU are not eligible for review or refinance. First payment must be paid back to the credit union if the loan is paid off within one year of the original loan date. This will be waived if the vehicle is traded in and the new loan is financed with First Financial. This

prize or a portion of this prize may be income reportable to the IRS on 1099 MISC and require completion of a W-9 request for taxpayer identification number and certification form. Cannot be combined with any other offer. 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. See credit union for details.

****From 7/1 — 8/31/2021, First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form to be filled out online using our electronic entry form. Only completely filled out entry forms will be eligible for reader rewards. Participants will earn 1 entry per book read in our prize drawing of three Barnes & Noble® eGift Cards in the amount of \$75, \$50, and \$25. If the parent/guardian prefers - Reader Rewards can be electronically deposited to the child's First Financial Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. Reader Rewards can also be redeemed in person in any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or printed out. The 3 prize winners will be drawn at random on or about 9/18/2021 and will be contacted by the First Financial Marketing Department.**

†APR varies up to 18% when you open your account based on your credit worthiness. These APRs are for purchases and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties.

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

