



Monthly News & Updates for December 2021

First Financial's Current Operating Hours

Happy December - it's the most wonderful time of the year! Our Lobby and Drive Thru locations 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 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 a wonderful holiday season with loved ones and have a Happy New Year 2022!



85th Anniversary Trivia Question of the Month

It's our 85th Anniversary year! Are you participating in our monthly trivia contest? **Your final chance to win is this month!**

Each month of 2021, 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.

December 2021 Question: For an \$85 Visa® Gift Card, how many members were part of the Credit Union recorded on our Annual Report at the end of our first year of operation on December 31, 1936?

STATISTICAL REPORT			
SHARES AND MEMBERS			
NO.	AMOUNT		
9	730.-	Paid in on Shares this Month	\$ 574.45
xxx	303.-	Withdrawn on Shares this Month	\$ —
34	2015.50	Total Paid in on Shares Since Organization	\$ 2173.67
39	2715.-	Total Withdrawn on Shares Since Organization	\$ 9.50
2	20.-	New Members this Month	No. 16

Comment using #FFFCUthrowback85 by 11:59pm on 12/31.

[More Information](#)



CELEBRATE THE SEASON SWEEPSTAKES

Season of Giving Sweepstakes

Your last chance to win in the [Season of Giving Sweepstakes](#) is this month! Through 12/31/21, members who make the following new transactions: Send \$5 or more to a new [Zelle®](#) contact, add and pay a new bill using [Online Bill Pay](#), or activate a new eBill within Online Bill Pay - will be automatically entered to win one of four \$5,000 prizes.**

Plus \$1 per qualifying transaction will be donated to [Good 360](#) or [Operation Homefront](#).

Get started by logging into [Online Banking](#) or our [Mobile App](#) during the [sweepstakes](#) period.

Tips for Creating and Sticking to Your Holiday Budget



It's that time of year again! Here are some budget conscious shopping tips as we head into the holiday season.

[Read More](#)



Last Chance! Letters From Santa 2021

Once again this year, Santa will be sending out letters to all the children on First Financial's nice list! Complete our [online wishlist form](#) this week to receive a letter from the North Pole this holiday season.

All letters will be mailed out by 12/17. +

Supply Chain Chaos: Holiday 2021 Edition



The supply chain is the network by which products flow from the factories of suppliers to the inventories of retailers so they can ultimately be purchased by consumers. Corporate supply chains have been under pressure since the pandemic began, but the stress intensified in the latter months of 2021, with demand for goods surging and the holiday season fast approaching.

[Read More](#)

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Still shopping? Our Holiday Loan is here until 2022!

Get all the gifts on your list with our [Holiday Loan](#), featuring a special low rate of **6.99% APR!** *

Our Holiday Loan is available until **1/15/22** - use it to purchase holiday gifts or even help you pay down those new year holiday bills.

- Borrow up to \$2,400
- Terms up to 12 months
- Same day approval, same day funding!

[Apply Online Today](#)

Give the gift that *counts*
this holiday season!



Holiday Food and Gift Drives

The 2021 holiday season is here, and we are proud to partner with and support local non-profit organizations to help families in need within Monmouth and Ocean Counties. All First Financial [branches](#) are holding Holiday Food and Gift Drives for those in need within our local community. Please consider donating to a branch near you this holiday season!

We are collecting **non-perishable, unexpired food items** at all branch locations until the close of business on **Saturday, 12/18**.

Our **Howell and Toms River Branches** are collecting **new, unwrapped toys** through the close of business on **Tuesday, 12/14** and our **Neptune Branch** is collecting through **Saturday, 12/18**.

Learn more [here](#), and thank you for your generosity!

Upcoming Virtual Seminars & Holiday Closings

- **Friday, December 24** - All locations will close at 1pm for Christmas Eve
 - **Saturday, December 25** - All locations will be closed for Christmas
 - **Friday, December 31** - All locations will close at 1pm for New Year's Eve
 - **Saturday, January 1, 2022** - All locations will be closed for New Year's
 - **Wednesday, January 5** - How to Weather a Bear Market Virtual Seminar [6pm](#)
 - **Tuesday, January 18** - Social Security Virtual Seminar [6pm](#)
 - **Tuesday, January 25** - Understanding Medicare Virtual Seminar [6:30pm](#)
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Member Testimonial of the Month

This month, we're featuring another winner from our 85th Anniversary Share Your Story Contest - congratulations!

“I've been a member since I was a teenager, so almost two decades. Being a credit union member is so worth it, the benefits are leaps and bounds above being part of a traditional bank. My first and best credit card was with FFFCU and I still use it. It's enabled me to take vacations, purchase my first furniture and buy books, software and my laptop for college, as well as consolidate my old debt. I also opened my daughter's first savings account here. Being a member has been and continues to be a great experience.”

– Marissa A., Toms River Branch

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:



**APR as low as 6.99%, terms up to 12 months, minimum loan amount is \$500, and maximum loan amount is \$2,400. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term.*

***Celebrate the Season Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 11/1/21 at 12:00:01 am EST and ends on 12/31/21 at 11:59:59 pm EST. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered*

accountholders at a participating financial institution. Void where prohibited. For complete official rules, [click here](#). Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright© 2021 First Financial FCU. All rights reserved. Terms and conditions apply. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®

+A First Financial membership is not required to receive a 2021 Letter from Santa. Limit one letter per child. Parent/ guardian will need to complete one (1) online wish list form per child at firstffcu.com in order to receive a letter from Santa. Letters will be personalized and sent to the mailing address completed by the parent/guardian on the online wish list form and mailed out before 12/17/2021. See credit union for full details.

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

