First Financial
FEDERAL CREDIT UNION
Putting people first since 1936.

Monthly News & Updates for April 2021

First Financial's Operating Hours as of April 5, 2021

Our updated operating hours as of **April 5, 2021** are below. Our lobbies are now 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** will be 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 as of Monday, April 5.
- **All 3 Branch Lobbies** will be 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 as of Monday, April 5.
- ***Please Note: Our Freehold/Howell Branch Lobby and Drive Thru are temporarily closed as of 4/8/21.** The ATM is still available for use. Please check our website homepage alert message or social media for the latest updates.
- **Member Relationship Phone Center** — Will have modified hours of operation from 8:30am to 5pm Monday through Thursday, 8:30am to 6pm on Friday, and 9am to 12:30pm on Saturday as of Monday, April 5.
- **Loan Center** — Will 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 as of Monday, April 5.

Appointments are strongly encouraged for branch loan closings and account openings.

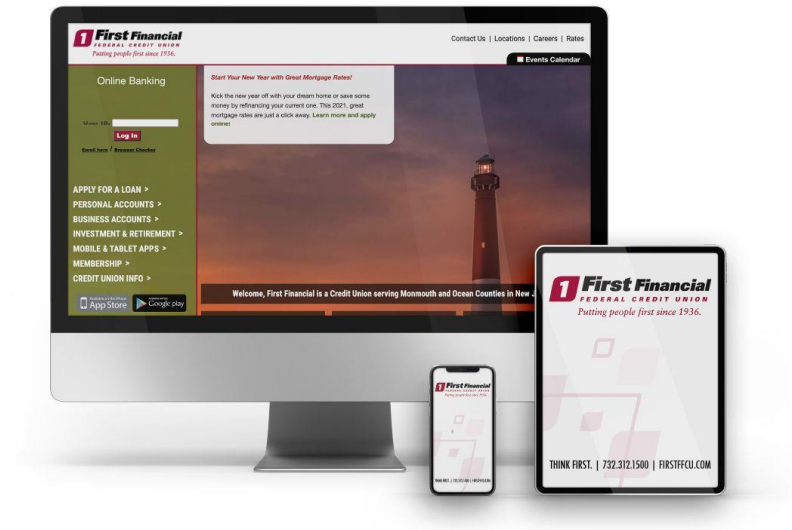
Please take a moment to review our **guidelines before entering a First Financial Branch .**

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.

Other Important Updates: If you are having trouble logging into our new Online or Mobile Banking System and unable to reach Member Services during business hours, please call our temporary **Online Banking Login Assistance Call Center** at **833-658-0295.**

Be well and Happy Spring!

New Online Banking Video Tutorial



Have you taken a tour of our new Online Banking System yet? Check out our video tutorial to see all you can do with our new & upgraded Online Banking!

Watch Now

The First Financial Wallet App is Here!



Staying in control of your cards has never been more important. Manage your finances while protecting your cards and yourself from fraud using the **First Financial Wallet App** .

With First Financial Wallet, you'll be able to:

- Get real time alerts on transactions.
- Lock your cards in an instant, for any reason.
- Block international usage.
- Control transactions by category (gas, restaurants, grocery store, location, online or mobile purchases, etc.).
- Manage your spending by setting up purchase limits.
- Report cards lost or stolen, and more!

1. Download the First Financial Wallet App by searching **FFFCU Wallet** in the **App Store**® or **Google Play**™.
2. Login with your First Financial Online/Mobile Banking user ID and password that you setup after our 3/15/21 system upgrade. If you have not yet logged into our upgraded system, click **here** to follow our step by step user guides.
3. Link all of the First Financial cards that you want to set controls and alerts for.
4. Setup at least one control and alert for each card.
5. Start using First Financial Wallet!

Click here to view a short video tutorial on all the great features and how you can use First Financial Wallet.

First Financial 85 YEARS of Putting People First 1936 – 2021

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.

April 2021 Question: For a $25 Visa® Gift Card, In this photo, there are 2 Tellers from our original Asbury Park Branch. How much did a Teller make back in 1936 at the minimum wage rate?



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

High-Frequency Indicators: Where to Look for Signs of Recovery



Since the pandemic began, disruptions in business activity have varied greatly from region to region, and often from one week to the next, according to the severity of local COVID-19 outbreaks. Unfortunately, many of the official government statistics used to gauge the health of the U.S. economy are backward looking and somewhat delayed.

Here are some of the high-frequency indicators that may be helpful in evaluating the progress of the economic recovery.

Read More

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It's National Credit Union Youth Month, Are Your Kids Money Savvy?



April is National Credit Union Youth Month, so we wanted to take a moment to highlight the importance of spending the time and energy to make sure your kids have some basic knowledge about money.

Read More

Federal Tax Deadline EXTENDED to May 17th



Getting your biggest possible tax refund has never been easier and there's still time to file. 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!

Get Up to $500 in Closing Cost Credits with a First Financial Mortgage or Refinance!



Has it been your dream to own a home, but you didn't think it was possible to take the leap? We make taking the leap possible with great Mortgage and Refinance rates. We're happy to help you make the leap, while also offering:

- **Terms up to 30 years**
- **Easy application process**
- Pre-qualification letters when you're just starting to shop.
- Personalized service
- We'll help you decide which payment options are best for you and educate you on how to pay off your mortgage sooner!
- Get up to $500 in closing cost credits!**

- Stressed about the home buying process or not sure where to start? **Schedule** a 30-minute video chat or phone call with one of our mortgage experts with no commitment required!

Upcoming Virtual Seminars & Holiday Closings

- **April 21, 2021** — Social Security and Your Retirement Virtual Seminar, **6pm**
- **April 27, 2021** — First Financial Annual Meeting, **4pm**
- **April 28, 2021** — Income for Life Virtual Seminar, **6pm**
- **May 5, 2021** — Understanding Medicare Virtual Seminar, **6:30pm**
- **May 12, 2021** — How to Weather a Bear Market Virtual Seminar, **6pm**

What Our Members Are Saying This Month:



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:

Download on the App Store

GET IT ON Google Play

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.
**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.

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

EQUAL HOUSING LENDER

NCUA
Federally Insured by NCUA