



Ambassador C O U R I E R

E-NEWSLETTER • SPRING EDITION

Spring 2021 Quarterly Ambassador News

Greetings!

It's one of the most beautiful times of the year and we hope you are all staying safe and healthy as we enjoy the Spring Season.

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** 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** — Has 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.
- **Loan Center** — Also has modified hours of operation from 9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday, and 9am to 12:30pm on Saturday.

Please take a moment to review our [guidelines before entering a First Financial Branch](#).

Please continue to review 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**.

Happy Spring!

Upcoming Virtual Seminars & Holiday Closings

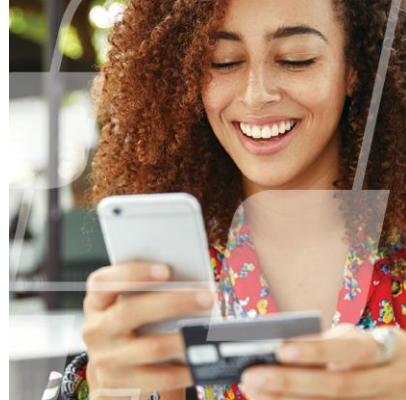
May 5, 2021 — [Understanding Medicare Virtual Seminar](#), 6:30pm
May 12, 2021 — [How to Weather a Bear Market Virtual Seminar](#), 6pm
May 19, 2021 — [The Return of Conservative Investing Virtual Seminar](#), 6pm
May 25, 2021 — [Women & Investing Virtual Seminar](#), 6:30pm
May 31, 2021 — All locations will be closed in observance of Memorial Day
June 2, 2021 — [Transitions to Retirement Virtual Seminar](#), 6pm
June 9, 2021 — [Social Security & Your Retirement Virtual Seminar](#), 6pm
June 16, 2021 — [Income for Life Virtual Seminar](#), 6pm
June 23, 2021 — [How to Weather a Bear Market Virtual Seminar](#), 6pm
June 30, 2021 — [401k Rollover Planning Virtual Seminar](#), 6pm
July 5, 2021 — All locations will be closed in observance of Independence Day

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 set up 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!*

View a short video tutorial on all the great features and how you can use First Financial Wallet.

[Watch Now](#)

Be Aware of Tax Scams This Extended Tax Season



In the midst of tax season, it's important to be reminded that there is often an increase of fraud attempts and tax scams. Annually, the IRS shares and emphasizes certain scams that may be of risk to taxpayers. This year, scams related to Coronavirus tax relief continue to target taxpayers.

[Read More](#)

Paycheck Protection Program (PPP) Loans

Was your small business affected by COVID-19? We are still accepting applications for First and Second Draw PPP Loans to help fund payroll costs, utilities, and more.**

Contact the Business Development Department at business@firstffcu.com to apply before the 5/31 deadline!



[Learn More](#)

NEW & UPGRADED ONLINE BANKING AND MOBILE APP ARE HERE!



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](#)

Why is Everything so Expensive Lately?

If you think you're spending more on things like gas and food than you were at this time last year, you're right. That's because we seem to be reopening to a more expensive economy than the one that existed before the pandemic



[Read More](#)

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.

[Read More](#)

To schedule a no-cost, no-obligation with the [Investment and Retirement Center](#), call **732.312.1534** or [email](#) one of our Financial Advisors today!

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Congratulations to our Classroom Grant Recipient!



The First Financial Foundation was happy to present a \$500 classroom grant to **South Toms River Elementary School** in support of their Positive Behavior in Schools (PBSIS) program for the 2020–2021 school year.

Featured Member Testimonial

"10 stars for service with my car loan! Kindness, thorough explanation, and 100% attention to detail."

- Joseph C.,
Neptune Member

Until Next Time...

Thank you for being an Ambassador! If you ever need anything or have a question, feel free to reach out to me. If your organization is conducting any upcoming virtual benefits fairs or sharing materials on a virtual platform, contact me to send you digital materials for your staff or I can print and send your organization flyers, handouts, and any brochures you may need.

Feel free to pass this email along to your employees. As always, the staff at First Financial looks forward to continuing to serve you. Please be well!

Chantel Baptiste, Business Development Officer
CBaptiste@firstffcu.com | **732.312.1541**

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:



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** Information on 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.

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