First Financial FEDERAL CREDIT UNION
Putting people first since 1936.

Ambassador COURIER

E-NEWSLETTER • FALL EDITION

Fall 2020 Quarterly Ambassador News

Greetings!

Fall is here, and we hope you are all staying safe and well as we approach the holiday season! A reminder of our **updated operating hours through the end of 2020:** Our **Toms River, Neptune, and Freehold/Howell Branch drive thru locations** will all be open from **9:30am to 4:30pm Monday through Wednesday, 9:30am to 5:30pm Thursday & Friday** and open **Saturdays 9am to 12:30pm.** Our branch lobbies are still currently closed to walk in's until further notice.

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-12:30pm.**

Please take a moment to review our **COVID-19 updates webpage** and stay tuned for updated hours. Don't forget to visit our **website homepage** alert message, **Facebook**, **Twitter** and **Instagram** for the latest updates.

Wishing you and yours a great holiday season and plenty of Fall fun!

Upcoming Virtual Seminars & Holiday Closings

November 4 - How to Weather a Bear Market, **6pm**
November 9 - Transitions to Retirement, **12pm** and **6pm**
November 10 - Income for Life, **12pm**
November 11 - All locations will be closed in observance of Veterans Day

November 18 - Rethinking Diversification, 6pm
November 26 - All locations will be closed in observance of Thanksgiving
December 2 - Social Security & Your Retirement, 6pm
December 8 - Income for Life, 12pm and 6pm
December 9 - Women & Investing, 6:30pm
December 24 - All locations will close at 1pm for Christmas Eve
December 25 & 26 - All locations will be closed for Christmas
December 31 - All locations will close at 1pm for New Year's Eve
January 1 & 2, 2021 - All locations will be closed for New Year's

What To Do When Your Vehicle Lease Ends

Your car lease is almost up. Now what? You've got several choices you could make regarding your vehicle lease, and it's best to be informed.

Need help deciding which option is best for you? Our Loan Department is happy to talk through your decision with you, and help you get the best possible deal .* Get started by calling **732.312.1500, Option 4** or apply for our lease buyout loan online or fill out our quick online inquiry form and a representative will contact you.

We know that the end of a lease can feel overwhelming, so we've put together an article that lays out all of your options.

Read More

Fall IntoThose DIY Projects With A Home Improvement Loan!

Wanting to revamp your home before the holidays? With First Financial's Home Improvement Loan, you can create your dream home without breaking the bank.** Learn more today!

Apply Online

How Much Do Your Financial Vices Really Cost?

We all need some little joys to get us through the day, whether it's an impulsive order of fries or a new pair of jeans. But how much are your financial pick-me-ups REALLY costing you?

Read our blog to find out!

You Can Now Temporarily Lock and Unlock Your Visa Credit Card

Sometimes we need to switch off a credit card with the click of a button. Luckily, at First Financial, it's easy! Click below to view our simple DIY how-to guide.

Read Now

Tapping Your Retirement Savings During A Financial Crisis

As the number of COVID-19 cases began to skyrocket, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The legislation may make it easier for Americans to access money in their retirement plans, temporarily waiving the 10% early-withdrawal penalty and increasing the amount they could borrow. Understanding these new guidelines and the other rules for loans and early withdrawals may help you determine if they are appropriate options during a financial crisis.

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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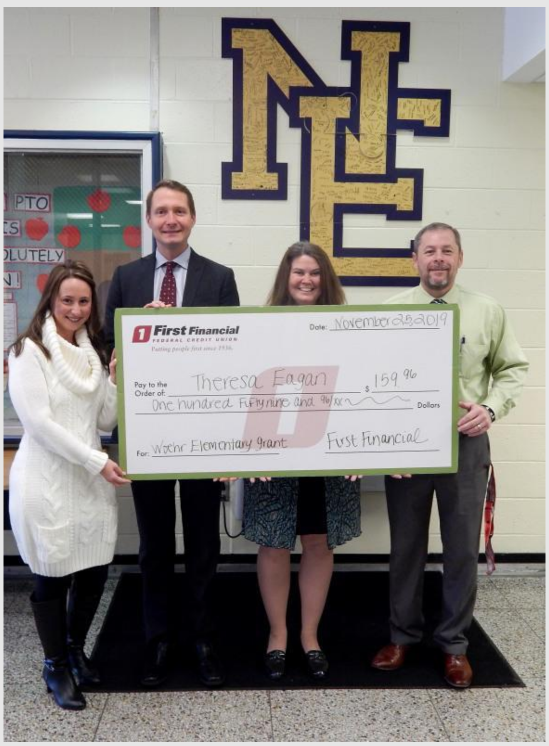
2020 School Year Classroom Grant Recipient #5



Congratulations to **Theresa Eagan, New Egypt's Dr. Gerald H. Woehr Elementary School** third grade teacher who was the recipient of a $159.96 Erma Dorrer classroom grant from the 2019-2020 school year. Eagan applied for this grant to purchase educational tools to teach her third graders about banking and budgeting.

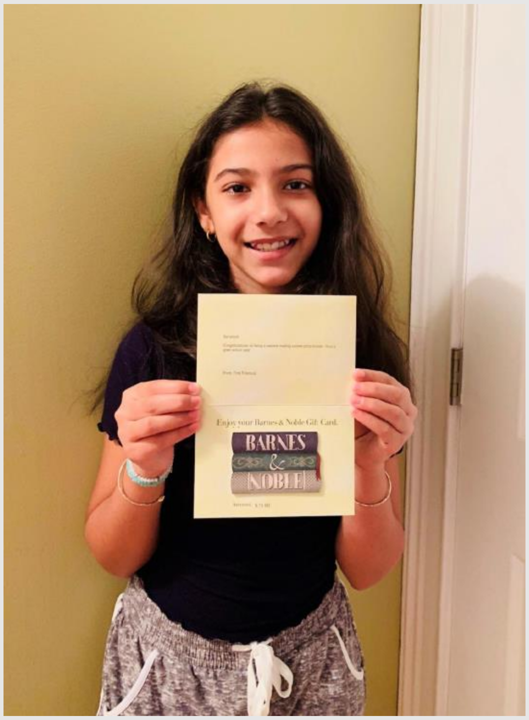
Read more about Theresa Eagan and her dedication to teaching **here**.

Mobile App Instant Balance Feature

Want a quick peek at your account balance without logging in? Tap the Instant Balance button at the top of our mobile app's login screen. You can view your balance instantly for up to 6 First Financial accounts!***

- **Setup Instant Balance for the first time** by logging into our mobile app, clicking on the **More** tab at the bottom right of the screen, and under **Settings** selecting Instant Balance. From there you can **select up to 6 accounts** to feature, and then click **Save.**

Check It Out



2020 Summer Reading Contest Winners!

First Financial extends a BIG congratulations to Savannah B., the winner of a $75 Barnes & Noble gift card in our annual **Summer Reading Contest** !

Another congratulations to our $50 gift card recipient Cassandra F. and $25 gift card recipient Emma V.

Thank you to all who participated this summer and we hope your new school year is off to a great start!

Featured Member Testimonial

"Extending my warmest thanks to First Financial for your help in securing a PPP Loan. We had been a customer with one of the nation's top banks for years, and they were not prepared to accept applications and we were turned away. Our next call was to you and your quick response was greatly appreciated. You walked us through the entire process, and your knowledge and personal attention made the application process quick and painless. We were very impressed with and grateful for the service we received from First Financial. We look forward to moving our business accounts over and our continued partnership."

- Todd M., Business 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 Representative
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:

Download on the App Store

GET IT ON Google Play

STAY CONNECTED:

*APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial 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. A $5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.
** Available on primary residence only. A First Financial membership is required to obtain a Home Improvement Loan and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth of Ocean Counties. See credit union for details. 1 Rate will vary based off of applicant's credit rating. Not all applicants who apply will be approved, subject to underwriting guidelines and credit approval. 2 Lien position and appraisal valuation may affect the maximum loan amount. 3 Not all applicants will qualify for maximum Loan to Value (LTV) ratio. It will be based off of creditworthiness, property type, occupancy, lien position, and loan amount. Rates will be affected by LTV or combined LTV if there is another lien on the property. 4 Loan amounts over $7,500.00 will be required to give First Financial FCU a security interest in their property. Rates will vary based off of lien position and whether the loan is mortgage secured or unsecured. 5 For mortgage secured Home Improvement loans First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and are required to be paid back by member to FFFCU.
***You must have an account at First Financial Federal Credit Union (serving Monmouth and Ocean Counties in NJ), and be enrolled in online banking, to use this application. Standard data rates and charges may apply.
