



Monthly News & Updates for September 2021

First Financial's Current Operating Hours

Happy September! 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 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 wish our student and teacher members a great new school year!

85th Anniversary Member Testimonial Contest



Through 9/10/21, share your member experience with us by entering our [85th Anniversary Member Testimonial Contest](#) for a chance to win one of three \$85 Visa Gift Cards! Tell us why you love being a member, what is your favorite thing about us, and how we have impacted your life over the past 85 years that we've been serving the Monmouth & Ocean County community. Submit your written testimonial or upload a video entry using the online form below.

Gift card recipients will be notified on or about 9/17/21. ++

[Share Your First Financial Story!](#)

Let Your
Home's Equity
Work For You



Put Your Home Equity to Work

Did you know you can use the equity in your home to pay for renovations, consolidate your debt, help pay for college tuition, and more?

Our [Home Equity Loans](#) have great rates, no application fees, no points or closing costs, fixed monthly payments, and flexible terms up to 20 years!*

Check out our current [rates](#) and [apply online](#).

[Apply Today](#)



4 Financial Tips For College Students

Whether you're in the later stages of your education or an incoming freshman, college is an important time to start learning and managing your finances. Our latest blog has some great tips on how to get started.

[Financial Tips for College Students](#)

Think You Paid Too Much at the Car Dealership? We'll do a free review of your Auto Loan!



Schedule a free and quick review of your [Auto Loan](#) from another lender, and see if we can help you save on your monthly payments.**

[Schedule an Auto Loan Review](#)



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.

September 2021 Question: For a \$50 Visa[®] Gift Card, Is being a Credit Union Board Member a volunteer position? And how much of each Credit Union member's account funds were federally insured by the NCUA in 1970? (Hint: The NCUA insures up to \$250,000 per each credit union member in 2021).

Comment using #FFFCUthrowback85 by 11:59pm on 9/30.



More information:

<https://www.firstffcu.com/credit-union-info/85th-anniversary>

Grandparent 529 Plans Get a Boost Under New FAFSA Rules



If you have grandchildren you're in luck, as grandparents are getting a boost in grandparent-owned 529 plans based on new FAFSA rules! We have everything you need to know about it in our latest article from the [Investment & Retirement Center](#).

[Read More](#)

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Back to School Auto Loan Special for School District Employees

Through **9/10/21**, current 2021-2022 school year Monmouth & Ocean County School District Employees are [eligible to get an additional 0.25% APR off](#) their approved [Auto Loan](#) rate (with rates as low as 2.24% APR), plus get a \$50 Wawa gas card upon loan closing! +

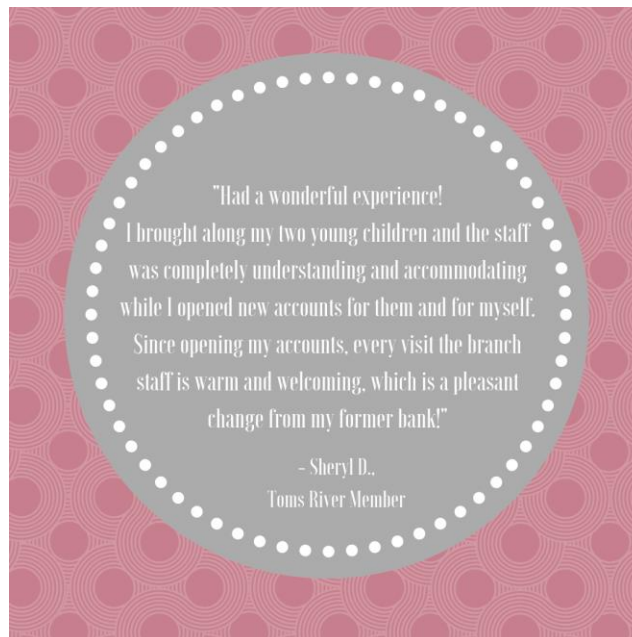
[Apply online](#) using promo code **BOE25** or over the phone by calling the Loan Department at **732.312.1500, Option 4.**

[Apply Today](#)

Upcoming Virtual Seminars & Holiday Closings

- **Wednesday, September 15** - Income for Life Virtual Seminar, [6pm](#)
- **Wednesday, September 22** - How to Weather a Bear Market Virtual Seminar, [6pm](#)
- **Wednesday, September 29** - 401k Rollover Planning Virtual Seminar, [6pm](#)
- **Tuesday, October 5** - Redefining a Diversified Portfolio Virtual Seminar, [6pm](#)
- **Monday, October 11** - All locations will be closed in observance of Columbus Day
- **Tuesday, October 12** - Transitions to Retirement Virtual Seminar, [6pm](#)

Member Testimonial of the 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:



STAY CONNECTED:



*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 the borrower(s) will be required to pay back closing costs in full to FFFCU. A First Financial membership is required to obtain a Home Equity Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See FFFCU for details or visit firstffcu.com for all current rates. Rates for financing up to 80% of Appraised Value less other Mortgages.

**APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms and conditions may apply. Actual rate may vary based on credit worthiness and term. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for review or refinance. 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. A \$5 deposit in a Base Savings Account is required to establish membership prior to opening any other account/loan.

+APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Discount of .25% APR will be applied to your qualified loan rate, not to go below 2.24% for auto loans. Actual rate will vary based on creditworthiness and term. Offer not valid for current FFFCU loans. Cannot be combined with any other offer or promotion. Offer not valid on indirect auto loans. Must be a current 2021–2022 school year Monmouth or Ocean County School District Employee in order to qualify. Additional terms & conditions may apply. Enter promo code BOE25 in the application process while applying online or tell your representative the code while on the phone or in-branch. A First Financial membership is not required to apply for a loan. Upon loan approval your First Financial membership will be opened. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan. After approval and loan closing, you will be contacted and issued a \$50 Wawa gift card for auto loans of \$15,000 and above. Gas card offer ends 9/10/21 or while supplies last. See credit union for details.

++One entry per person. Must be 18 years of age or older to enter. First Financial employees, board members, and immediate family members or those living in the same household as an employee or board member - are not eligible to win a gift card prize. 3 gift card recipients will be chosen at the discretion of the Marketing Department. Submissions must be posted by 11:59pm on September 10, 2021. Gift card recipients will be notified by the Marketing Department on or about 9/17/21. Written entries must be between 50–300 words, or video submissions must first be uploaded to YouTube and be no longer than 3 minutes with the YouTube video URL included in your online entry. See credit union for more details.