



Putting people first since 1936.

Monthly News & Updates for November 2021

First Financial's Current Operating Hours

Happy November! 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 Happy Thanksgiving with loved ones!



85th Anniversary Trivia Question of the Month

It's our 85th Anniversary year! Are you participating in our monthly trivia contest? There are only two chances to win left!

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.

November 2021 Question: For a \$50 Visa® Gift Card, In what year did this testimonial dinner in honor of the Credit Union's founder take place?

Bonus Question for an additional \$35 Visa Gift Card: Where did this testimonial dinner take place? (If the same person answers both correctly, they'll get an \$85 Visa Gift Card).



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

[More Information](#)



CELEBRATE THE
SEASON
SWEEPSTAKES

Season of Giving Sweepstakes

From 11/1/21 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.

This Year Start Your Holiday Shopping Early



In years past, Thanksgiving (and subsequently the holidays) have probably involved family bonding opportunities and hassle-free trips to the grocery store and mall. However, because of the pandemic and its effects on retailers and shipping delays, the holiday season might look a little different this year. Read more below.

[Read More](#)



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](#) by Monday, 12/13 to receive a letter from the North Pole this holiday season.

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

Year End 2021 Tax Tips



Here are some things to consider as you weigh potential tax moves before the end of the year.

[Read More](#)

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Leaf Your Mortgage Worries Behind

This Autumn, let us help you finance your dream home!

A First Financial Mortgage comes with:

- Terms up to 30 years

- Easy application process
- Personalized service
- Great [rates](#)
- Up to \$500 in closing cost credits!*

[Learn more](#) and apply online at firstffcu.com.

[Apply Online](#)



First Financial Gives Back!

First Financial was happy to be able to donate 1,300 refillable water bottles to the Long Branch Education Association at Long Branch Middle School this quarter.

Upcoming Virtual Seminars & Holiday Closings

- **Thursday, November 25** - All locations will be closed for Thanksgiving

- **Tuesday, November 30** - 401k Rollover Planning Virtual Seminar, [6pm](#)
- **Tuesday, December 7** - Income for Life Virtual Seminar, [6pm](#)
- **Friday, December 24** - All locations will close at 1pm for Christmas Eve
- **Saturday, December 25** - All locations will be closed for Christmas

Member Testimonial of the Month

This month, we're featuring one of the winners from our 85th Anniversary Share Your Story Contest - congratulations!

“As a public employee, I moved my accounts to FFFCU in 2013 and I've never looked back. There was always a vibe that they were there in my better interest. This was proven in 2015 when I purchased my condo. Every person involved with the necessary elements of purchasing real estate made a point of saying how much they enjoyed working with the people from FFFCU. This was unsolicited and surprised me, a confirmation to the character of this institution. When I purchased my car in 2018, it went just as smoothly and at a very good rate. I have since acquired a HELOC and personal loan. I love my credit union.”

– Susan H., Freehold/Howell 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 = 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. NMLS CU ID: 685814*

***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](#) by 12/13/2021 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.

