



Monthly News & Updates for October 2021

First Financial's Current Operating Hours

Happy October! 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 have an enjoyable and fun-filled Autumn and a Happy Halloween!





85th Anniversary Trivia Question of the Month

It's our 85th Anniversary year! Are you participating in our monthly trivia contest? There are only a few 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.

October 2021 Question: For a \$50 Visa® Gift Card, In what year did the Credit Union giveaway the Chevy vehicle pictured and what was the name of the Credit Union at the time?



Comment using #FFFCUthrowback85 by 11:59pm on 10/31.

[More Information](#)

Our Home Equity Line
of Credit is
Back and Better Than Ever



1 First Financial
FEDERAL CREDIT UNION

Our HELOC is Back!

If you've been missing it, it's back! With a First Financial [HELOC](#) :

- Borrow up to \$75,000
- LTV up to 70%*
- No application fees or closing costs

[Apply online](#) any time or stop by your local [branch](#).

[Home Equity Loans & Lines of Credit](#)

Teens are Falling Prey to Online Scams



Did you know that teens are now falling prey to online scams even faster than seniors? Find out the ways you can protect your teens by clicking below to read more.

[Read More](#)



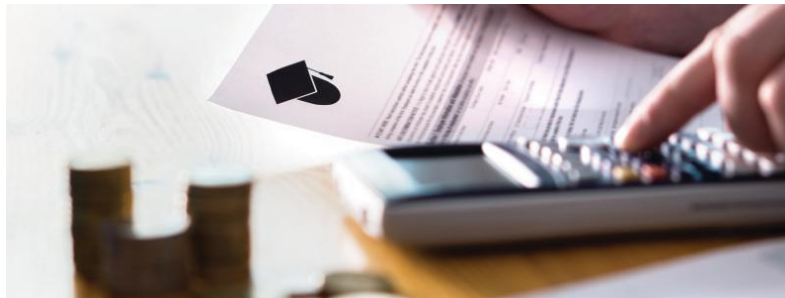
Would Buying Out Your Current Auto Lease, Make Good Financial Sense for You?

Fill out our quick [online form](#), and we'll help you decide if buying out your car lease would be the best decision for you - and also see if we can help you save money on your monthly payments in the process with our Lease Buyout Loan!**

Keep the car you love - [apply online](#) today !

[Lease Buyout Loan](#)

Net Price Calculators Help Gauge College Affordability



Fall is the time when many high school seniors narrow their college lists and start applying to colleges, which means it's also the time to start thinking about college funding. Learn more about how to find the best costs and an affordable plan by reading below.

[Read More](#)

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Extended Once Again by Popular Demand! Your First Auto Loan Payment is on us through 10/30

You asked and we delivered - our ever popular First Auto Loan Payment On Us [promotion](#) is now available until **October 30th** ! If you're still looking for a car, or paying a higher rate with another lender and want to see if you can save a little extra each month on your Auto Loan payments - you've come to the right place.

Finance your car with us by 10/30, and we'll make your first Auto Loan payment — **up to \$250 ! +**

As always, our [Auto Loans](#) have great low rates, same-day approvals, and electronic closing options too. This Autumn, "Fall" in love with your car payment!

[Apply Online](#)



Visa NFL Sweepstakes

From 9/1 through 10/31/21, when you use your First Financial Visa Credit Card - you'll automatically be entered to win the NFL trip of a lifetime to Super Bowl LVI in the [Visa NFL Sweepstakes](#)! Tap to pay with a Visa contactless card on a mobile phone or smartwatch for a bonus entry. ++

The grand prize includes a trip for two (flight, transportation and hotel accommodations) to Super Bowl LVI in Los Angeles, CA in February 2022, plus a Visa prepaid gift card.

Don't have a First Financial Visa Card? [Apply online!](#)

[Sweepstakes Official Rules](#)



Congratulations to our 2021 Reader Rewards Summer Reading Contest Winners!

Each summer, First Financial Kids can read books, earn rewards, and the [chance to win a grand prize](#) at the end of the summer. We commend all our readers for all their hard work this past summer!

Congratulations to this year's Barnes & Noble gift card winners:

- \$75 Gift Card - Donovan S. of Neptune
- \$50 Gift Card - Anna F. of Howell
- \$25 Gift Card - Lauren J. of Jackson

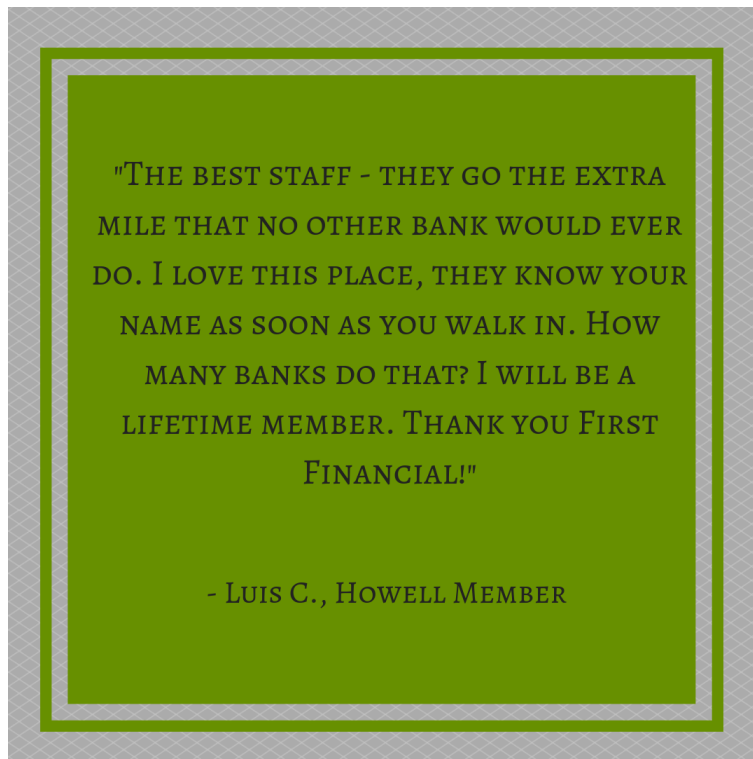
Thank you to all this year's participating students and we hope you are all having a great school year!

Upcoming Virtual Seminars & Holiday Closings

- **Sunday, October 17** - Donate to or join the **First Financial Fighters** in the **Making Strides Against Breast Cancer Walk**, [10am in Pt. Pleasant Beach](#)
- **Tuesday, October 19** - Social Security & Your Retirement Virtual Seminar, [6pm](#)

- **Tuesday, October 26** - Understanding Medicare Virtual Seminar, 6:30pm
 - **Tuesday, November 2** - How to Weather a Bear Market Virtual Seminar, 6pm
 - **Tuesday, November 9** - The Return of Conservative Investing Virtual Seminar, 6pm
 - **Thursday, November 11** - All locations will be closed in observance of Veterans Day
 - **Tuesday, November 16** - Women & Investing Virtual Seminar, 6:30pm
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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:



*LTV= Loan to Value Ratio. Rates will vary with the market based on Prime Rate and may change quarterly. Subject to credit approval. Available on primary or secondary homes only. A First Financial membership is required to obtain a home equity loan or line of credit, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. Subject to underwriting guidelines. See credit union for details.

**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.

+Offer valid from 8/6/21–10/30/21. First payment made by First Financial FCU will be up to \$250 maximum depending on monthly loan amount. Minimum auto loan amount eligible for participation is \$10,000 and can be a refinance or new auto loan. Not all applicants will qualify, subject to credit approval. Current loans financed with First Financial FCU are not eligible for review or refinance. First payment must be paid back to the credit union if the loan is paid off within one year of the original loan date. This will be waived if the vehicle is traded in and the new loan is financed with First Financial. This prize or a portion of this prize may be income reportable to the IRS on 1099 MISC and require completion of a W-9 request for taxpayer identification number and certification form. Cannot be combined with any other offer. 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.

++NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE Visa®2021 NFL SWEEPSTAKES. Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 9/1/21. Void in P.R. and where prohibited. Begins at 12:00 AM PT on 9/1/21 and ends at 11:59PM PT on 10/31/21 ("Promotion Period"). TO ENTER: 1) Automatic Entry: An eligible Visa® cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa® purchase made during the Promotion Period at a participating merchant location in the U.S. BONUS ENTRY: An eligible Visa® cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible contactless Visa® purchase made using his/her contactless Visa® card or using his/her Visa® card with a payment-enabled mobile or wearable device during the Promotion Period at a participating merchant location in the U.S. 2) To Enter by Mail Without Purchase or Obligation: Hand-print your name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and email address, on plain 3" x 5" paper, and mail it in a #10 envelope with sufficient postage affixed, to: Visa®2021 NFL Sweepstakes, P.O. Box 7740, Melville, NY 11775-7740. Mailed entries must be postmarked between 9/1/21 and 10/31/21, and received by 11/8/21. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate postmarked-and-stamped envelope. Mechanical reproductions prohibited. ONE (1) GRAND PRIZE: Super Bowl LVI trip package consisting of a 4-day/3-night trip departing on 2/11/22 and returning on 2/14/22 for two (2) people (winner and 1 guest) to Los Angeles, CA to attend Super Bowl LVI, scheduled to take place on 2/13/22. Prize includes two (2) tickets to Super Bowl LVI, round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one room, double occupancy), two (2) tickets to the Super Bowl LVI Visa® Tailgate and the VIP Super Bowl Experience, one (1) Visa® Super Bowl LVI gift (for winner only), and one (1) \$275 Visa® Prepaid Product. In addition to the aforementioned prize, \$7,800 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Trip"). ARV of Grand Prize Trip: \$26,750. In lieu of taking the Grand Prize Trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa® NFL Gift Box valued at up to \$5,000. In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check

that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Cash Option"). ARV of Grand Prize Cash Option: \$13,400. ODDS: Estimated odds of winning are 1 in 13,455,666,787; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules. SPONSOR: Visa® U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

APR varies from 10.90% to 18% for the Visa Simply First Platinum Card and from 12.90% to 18% for the Visa Signature Cash Plus, Visa Platinum Cash Plus and Visa First Step Cards when you open your account based on your credit worthiness. These APRs are for purchases and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Balance Transfer and Cash Advance Fees of 3% or \$10, whichever is greater; Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties.

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

