



Putting people first since 1936.

Monthly News & Updates for July 2021

First Financial's Updated Operating Hours

Happy July, Summer is here! As of **Monday, July 12th** we have updated our Lobby and Drive Thru hours of operation with extended hours, however to ensure timely service — appointments for account openings and loan closings are still 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 will be open from **9am to 5pm Monday through Thursday, open from 9am to 6pm on Friday, and open Saturday 9am-12:30pm** starting Monday, July 12th.
- All 3 Branch Lobbies will be open to walk in's from **9am to 4:30pm Monday through Thursday, open from 9am to 6pm on Friday, and open Saturday 9am-12:30pm** starting Monday, July 12th.
- Member Relationship Phone Center - Will have extended hours of operation from **8:30am to 5:30pm Monday through Thursday, 8:30am to 6pm on Friday, and 9am-12:30pm on Saturday** starting Monday, July 12th.
- Loan Center - Will continue to have modified hours of operation from **9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday, and 9am-12:30pm on Saturday.**

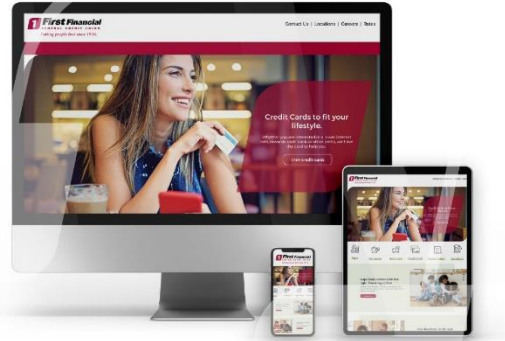
We also ask that you continue to check our [website alert message](#), social media, and [COVID-19 page](#) for the latest updates on our hours of operation.

Be well and we hope you are having a great Summer!

New Website Coming this Month!

We're excited to bring you our new and updated look at firstffcu.com, coming by the end of July! We'll be sending out an email to all members once our launch date and time are finalized.

We can't wait for you to see our new website!



New Website Coming Soon!

Summer Reading Contest for First Financial Kids

Our annual [Reader Rewards Summer Reading Contest](#) is back for First Financial kids through 8/31. Read books, earn rewards, and get a chance at the grand prize - which will be awarded to 3 lucky participants at the end of the Summer! +

Complete a digital entry form for books read [here](#).

Happy reading!



[Submit a Digital Entry Form](#)



July Auto Loan Rate Special

In the market for a new ride? Check out our July [Auto Loan Rate Special](#) on 60 month terms!*

[Apply online](#) 24/7 and close electronically too.

[Get Started Today!](#)



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.

July 2021 Question: For a \$50 Visa® Gift Card, What Credit Union product/service is being advertised in this retro marketing promotion poster featured in a branch? Comment using #FFFCUthrowback85 by 11:59pm on 7/31.



More information: <https://www.firstffcu.com/85th-anniversary.htm>

Weighing the Pros and Cons of an IRA Rollover



Not sure what to do when it comes to deciding whether or not to take an IRA rollover? That depends on a lot of varying factors, including retirement income, investment choice, and much more.

Let us walk you through some of the pros and cons to help you decide what's right for you.

[Continue Reading](#)

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3 Easy Ways To Save Money This Summer

Looking for some great ways to enjoy summer and save at the same time? From getting creative with the laundry, to prepping the perfect summer meals, it turns out summer savings can be easy and even fun!

And speaking of fun, these tips are sure to make some extra room for your summer fun finances!



[Learn How To Save This Summer!](#)

Visa Olympics Sweepstakes



You could score \$10,000 and a chance to virtually meet Olympic Games hopeful Noah Lyles, courtesy of Visa! **When you pay with your First Financial Visa Credit Card between 6/15/21 - 8/15/21, you'll be entered for a chance to win.** Get a bonus entry when you tap to pay with a Visa contactless card or device.

Prize Packages:

- Gold: \$10,000 + Team Visa Gift Box + Virtual Meet & Greet
- Silver: \$5,000 + Team Visa Gift Box
- Bronze: \$1,000 + Team Visa Gift Box

Learn more and see official sweepstakes rules [here](#) . No purchase or obligation necessary to enter or win.

Don't have a First Financial Visa Credit Card?

We have 4 great options for you!** [Learn more and apply online.](#)

[Apply Online](#)

Car Prices Hit a Record High, What Does This Mean for You?

Car prices are on the rise. You might be wondering what that means for you, especially if you're looking to buy or sell. Find out how a computer chip shortage is causing mayhem in the market, and what you can do to come out on top, by checking out our latest blog!

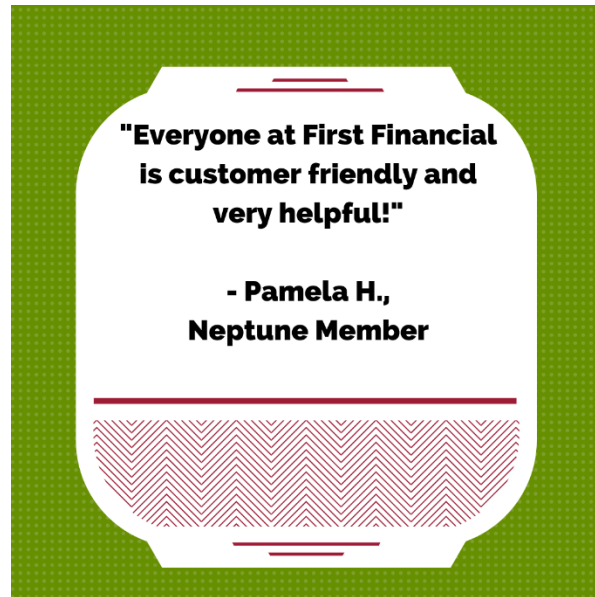


[Read More](#)

Upcoming Virtual Seminars

- **Wednesday, July 21** - Social Security & Your Retirement Virtual Seminar, [6pm](#)
 - **Wednesday, August 4** - Understanding Medicare Virtual Seminar, [6:30pm](#)
 - **Wednesday, August 11** - How to Weather a Bear Market Virtual Seminar, [6pm](#)
 - **Wednesday, August 18** - The Return of Conservative Investing Virtual Seminar, [6pm](#)
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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:



*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. A \$5 deposit in a base savings account is required for credit union membership prior to opening any account/loan. Rates and terms are subject to credit approval and the applicant's credit score. Standard underwriting criteria and terms & conditions apply. Loan approval is not guaranteed. Current loans financed with First Financial FCU are not eligible for review or refinance. \$85 Wawa Gift Card will be issued upon loan closing for auto loans of \$10,000 and above. Gas card offer ends 7/16/21, or while supplies last.

**APR varies up to 18% 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.

+From 7/1 — 8/31/2021, First Financial Kids up to age 18 are eligible to participate in our Summer Reading Contest. Credit Union membership and First Financial Savings Account are required to participate. Participants will earn \$1 per book read, up to 10 books. Each book requires a separate entry form to be filled out online using our electronic entry form. Only completely filled out entry forms will be eligible for reader rewards. Participants will earn 1 entry per book read in our prize drawing of three Barnes & Noble® eGift Cards in the amount of \$75, \$50, and \$25. If the parent/guardian prefers - Reader Rewards can be electronically deposited to the child's First Financial Savings Account when a confirmation email for each book read (up to 10 books), is received and reviewed by the Marketing Department upon completion of a digital entry form. Reader Rewards can also be redeemed in person in any First Financial branch by displaying the confirmation email(s) to a branch employee on a mobile phone or printed out. The 3 prize winners will be drawn at random on or about 9/18/2021 and will be contacted by the First Financial Marketing Department.

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

