First Financial FEDERAL CREDIT UNION
Putting people first since 1936.

Ambassador COURIER

E-NEWSLETTER • FALL EDITION

Fall 2021 Quarterly Ambassador News

Greetings!

We hope all of our Community Partners are having a great Autumn and a wonderful start to the 2021-2022 school year.

Our continued extended operating hours are below. Appointments for account openings and loan closings are still strongly encouraged when possible.

- **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-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-12:30pm.
- **Member Relationship Phone Center** is available from 8:30am to 5:30pm Monday through Thursday, 8:30am to 6pm on Friday, and 9am-12:30pm on Saturday.
- **Loan Center** is available from 9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday, and 9am-12:30pm on Saturday.

Please continue to check our **COVID-19 updates webpage**, as well as be sure to visit our upgraded website to view any homepage alert messages, **Facebook** , **Twitter** , and **Instagram** for the latest updates.

Enjoy the rest of Fall and wishing everyone a happy, healthy upcoming holiday season!

Upcoming Virtual Seminars & Holiday Closings

November 9, 2021 - The Return of Conservative Investing Virtual Seminar, 6pm
November 11, 2021 - All locations will be closed for Veterans Day
November 16, 2021 - Women & Investing Virtual Seminar, 6:30pm
November 25, 2021 - All locations will be closed for Thanksgiving
November 30, 2021 - 401k Rollover Planning Virtual Seminar, 6pm
December 7, 2021 - Income for Life Virtual Seminar, 6pm
December 24, 2021 - All locations will close at 1pm for Christmas Eve
December 25, 2021 - All locations will be closed for Christmas
December 31, 2021 - All locations will close at 1pm for New Year's Eve
January 1, 2022 - All locations will be closed for New Year's Day

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.

Learn More & Apply Today

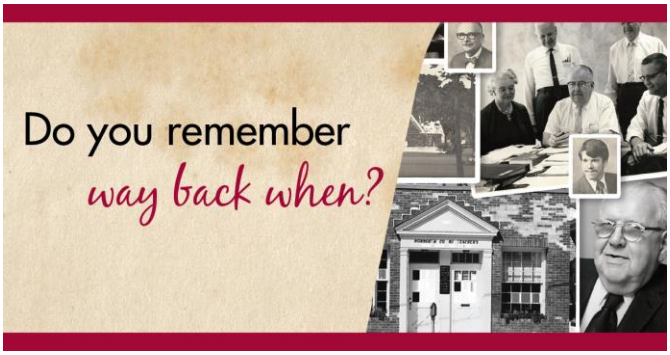
How to Avoid Purchasing Flooded Cars



Hurricane Ida was one of the strongest hurricanes to hit the U.S. in recent years, causing much flooding and devastation – especially to our New Jersey area. After an event like this, flooded cars often enter the used car market. Learn how you can avoid purchasing one of these vehicles below.

Read More

85th Anniversary Historical Trivia Contest



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

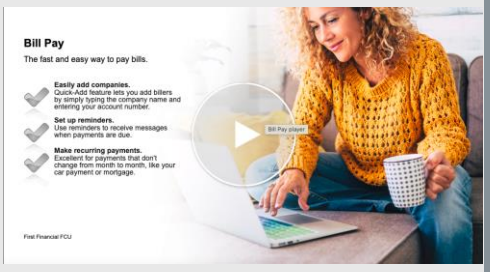
We will then place the correct responses into a drawing to award one lucky member a Visa® Gift Card. Participants should use the hashtag **#FFFCUthrowback85** with their entry comments.

Check out the current question of the month **here** , and participate on social media.

Your Chance to Win!

How to Use Our Online Bill Pay Service

Are you using **Online Bill Pay**, one of the fastest, easiest, and most secure ways to pay your bills? Simply set up your payees, schedule your payments and let Bill Pay do the rest. So, save your stamps, grab your bills, login to Online Banking and get started today!



Watch Our Video Tutorial



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 Today

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

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. 2021 Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

Teens are Falling Prey to Online Scams



No matter how tech savvy, teenagers are still vulnerable to falling prey to online scams. Read our blog post detailing ways you can prevent it.

Continue Reading

This Fall, "Leaf" Your Mortgage Worries Behind



Let us help you finance your dream home this Autumn. Our Mortgages also come 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



Letters from Santa

Once again for 2021, Santa will be sending out letters to all the children on First Financial's nice list!

Complete our **online wish list form** by 12/13/21 to receive a letter from the North Pole this holiday season.

Featured Member Testimonial



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 in-person or virtual benefits fairs, new hire orientations, 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 and have a great end of 2021!

Chantel Baptiste, Business Development Officer
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:

** 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.*

*** 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.*

+ 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

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

EQUAL HOUSING LENDER

NCUA

Federally Insured by NCUA