



Monthly News & Updates for May 2021

First Financial's Current Operating Hours

Happy May! Just a friendly reminder that our lobbies are open to walk in's with a modified schedule, however to ensure timely service — appointments for account openings and loan closings are 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 8:30am to 4:30pm Monday through Thursday, open from 8:30am to 6pm on Friday, and open Saturday 9am to 12:30pm.
- **All 3 Branch Lobbies** will be open to walk in's from 10am to 3pm Monday through Thursday, open from 10am to 4pm on Friday, and open Saturday 9am to 12:30pm.
- **Member Relationship Phone Center** — Has modified hours of operation from 8:30am to 5pm Monday through Thursday, 8:30am to 6pm on Friday, and 9am to 12:30pm on Saturday.
- **Loan Center** — Has modified hours of operation from 9am to 5:30pm Monday through Thursday, 9am to 6pm on Friday, and 9am to 12:30pm on Saturday.

Please take a moment to review our [guidelines before entering a First Financial Branch](#). Also continue to check our [COVID-19 updates webpage](#), and don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates in our hours of operation. **Be well!**

How to Use Our Updated Mobile Banking App Video Tutorial



Be sure to watch our short video tutorial to see all the great new features and benefits of using our recently updated [Mobile and Tablet App](#). Not sure how to deposit a check remotely? It's easy — check out the video to learn!

[Watch Now](#)

Spending Too Much on Monthly Car Payments?

You may be able to [refinance your Auto Loan](#) from another lender for a lower interest rate, a lower monthly payment, or both!

Rates are as low as **2.24% APR** on terms up to 48 months.*



[Apply Online 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.

May 2021 Question: For a \$25 Visa[®] Gift Card, Is the Founder of the Credit Union featured in this photo? If so, where is he or she located in the picture and what was his or her name?



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

Enhanced Child Tax Credit for 2021

If you have qualifying children under the age of 18, you may be able to claim a child tax credit. (You may also be able to claim a partial credit for certain other dependents who are not qualifying children). The American Rescue Plan Act of 2021 makes substantial, temporary improvements to the child tax credit for 2021, which may increase the amount you might receive.



[Learn More](#)

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Here's How Much You Should Have Saved for Retirement by Age 40, Are You Prepared?



Start saving for retirement while you're young. It's easier said than done when you are just starting out, especially if you have student loan payments taking a huge percentage of your paycheck.

Let's determine how much you should have saved for retirement by the time you reach the end of your

30's.

[Find Out If You're Prepared](#)

Visa® Gift Cards for Dads and Grads

Father's Day and Graduation Season are upon us. Get them the gift they really want, with a [Visa® Gift Card!](#) **

Stop by your nearest [branch](#) to pick one up today.



[Get Your Gift Card](#)

Will Another Stimulus Payment Go Out?



A group of lawmakers has called for a fourth round of stimulus checks, just as the final payments from the third round are starting to hit accounts and mailboxes.

[Continue Reading](#)

Stressed About the Home Buying Process or Don't Know Where to Start?



Set up a 30 minute video chat or phone call with one of our [mortgage](#) experts and ask away with no commitment required!

[Get Started](#)

Upcoming Virtual Seminars & Holiday Closings

- **May 19, 2021** — The Return of Conservative Investing Virtual Seminar, [6pm](#)
 - **May 25, 2021** — Women & Investing Virtual Seminar, [6:30pm](#)
 - **May 31, 2021** — All locations will be closed in observance of Memorial Day
 - **June 2, 2021** — Transitions to Retirement Virtual Seminar, [6pm](#)
 - **June 9, 2021** — Social Security & Your Retirement Virtual Seminar, [6pm](#)
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What Our Members Are Saying This Month:

"Extremely knowledgeable, friendly, and helpful. I had an outstanding experience. I highly recommend visiting this branch!"

**-Leah G.,
Neptune Member**

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. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on creditworthiness 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 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.

**Each gift card has a purchase fee of \$3.95. If the card is inactive for 360 days, an inactivity fee of \$2.50 per month will be charged to the card. If the card is stolen/lost, the replacement fee is \$15.00. For complete terms and conditions, please visit our Visa® Gift Card page at firstffcu.com.

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

