First Financial
FEDERAL CREDIT UNION
Putting people first since 1936.

Ambassador
COURIER

E-NEWSLETTER • SUMMER EDITION

Summer 2021 Quarterly Ambassador News

Greetings!

The Summer season will be coming to an end in a few more weeks, and we hope everyone is healthy and ready for the new upcoming 2021-2022 school year.

Our updated extended operating hours as of **July 12, 2021** are below. Our lobbies remain open to walk in's with extended hours, as well as we have added extended hours to all branch drive thru locations and our **Member Relationship Phone Center**. 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** - Has 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.
- **Loan Center** - Continues 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.

Please continue to check our new **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.

Other Important Updates: We've redesigned our website at **firstffcu.com** and it is now live. We can't wait for you to check out the exciting new changes and upgrades!

Enjoy the rest of your Summer and wishing all of our educators a successful new school year!

Back to School Auto Loan Special for School District Employees!

Monmouth and Ocean County School District Employees are eligible to participate in our Back to School Auto Loan Special, when you **apply between 8/16 and 9/10** !

- Get an additional **0.25% APR off your approved Auto Loan rate** with rates as low as **2.24% APR** ++
- Plus, get a **$50 Wawa gas card** upon loan closing!

Apply online and use promo code **BOE25** or call **732.312.1500, Option 4** to apply over the phone. Don't forget to use the promo code when you call!

Apply Now!

Upcoming Virtual Seminars & Holiday Closings

August 18, 2021 — **The Return of Conservative Investing Virtual Seminar** , 6pm
August 24, 2021 — **Women & Investing Virtual Seminar** , 6:30pm
September 1, 2021 — **Transitions to Retirement Virtual Seminar** , 6pm
September 6, 2021 — All locations will be closed in observance of Labor Day
September 8, 2021 — **Social Security & Your Retirement Virtual Seminar** , 6pm
September 15, 2021 — **Income for Life Virtual Seminar** , 6pm
September 22, 2021 — **How to Weather a Bear Market Virtual Seminar** , 6pm
September 29, 2021 — **401(k) Rollover Planning Virtual Seminar** , 6pm

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Zelle® is Now Available!

Zelle makes sending money to friends, family and others you know fast, safe and easy. Enroll in Zelle in Online Banking or our Mobile App.

See Zelle FAQs **here** .

Watch Our Zelle Video Tutorial

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

How did a computer chip shortage lead to some of the highest prices in cars today? Click below to learn about why cars are so expensive, when is the right time to buy, and how this could help with the car you already own.

Read More

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 Book!

How to Setup an External Transfer in Our Upgraded Online Banking System

Did you know you can now setup external transfers between your other accounts at other U.S. financial institutions using our upgraded Online Banking?

Check Out How

How to Prevent Person-to-Person Payment Scams

If you are a user of a P2P payment service such as Zelle, Square Cash, PayPal, Venmo, Facebook Payments, Google Wallet, Apple Pay, Payzur, and the like – buyer beware. Learn how scammers are using these tools, and how to prevent them from accessing your information.

Read More

Weighing the Pros and Cons of an IRA Rollover

There's all sorts of things to consider when deciding if an IRA rollover is right for you. Read more to find out which decision is right for you.

Continue Reading

To schedule a no-cost, no-obligation appointment with the **Investment and Retirement Center** , call 732.312.1534 or email one of our Financial Advisors today!

- **Mary.Laferriere@cunamutual.com**
- **Maureen.Mcgreevy@cunamutual.com**

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Tips for Buying a Home in the Current Housing Market

If you are currently in the market for a home, you are probably well aware that the nationwide housing inventory is at a record low, and the shortage is causing a problem for many prospective buyers. Between bidding wars, cash purchases, and low available inventory – here are a few strategies to help you navigate the current housing market.

Plus, get up to $500 in closing cost credits with a **First Financial Mortgage** !** Refer a friend or family member, and when they close on a First Financial mortgage — you'll get a $100 Visa ® gift card! Get started by completing a **mortgage referral form here** . +

Read more about the current housing market

Featured Member Testimonial

"I've been a member since 1984. Very happy with First Financial's services!"

- Debbie M., Neptune Branch

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 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!

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:

**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.*

***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.*

+Coupon for each referral must be completed and returned to the Marketing Department in order to qualify for the offer. The Mortgage Loan referral can be an existing First Financial member who does not currently have a First Financial mortgage. Not all applicants will qualify, subject to credit approval. The referral bonus will be payable to the referring member within 7 days after the loan closing. Limit one (1) $100 Visa® Gift Card per closed mortgage loan referral, either to a referring First Financial member or employee. Cannot be combined with any other offer including our Tell-a-Friend and Reward Yourself referral programs. Cash bonus may be considered interest reportable on IRS Form 1099-INT.

++APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Discount of .25% APR will be applied to your qualified loan rate, not to go below 2.24% for auto loans. Actual rate will vary based on creditworthiness and term. Offer not valid for current FFFCU loans. Cannot be combined with any other offer or promotion. Offer not valid on indirect auto loans. Must be a current 2021-2022 school year Monmouth or Ocean County School District Employee in order to qualify. Additional terms & conditions may apply. Enter promo code BOE25 in the application process while applying online or tell

your representative the code while on the phone or in-branch. A First Financial membership is not required to apply for a loan. Upon loan approval your First Financial membership will be opened. A $5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan. †After approval and loan closing, you will be contacted and issued a $50 Wawa gift card for auto loans of $15,000 and above. Gas card offer ends 9/10/21 or while supplies last. See credit union for 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.

EQUAL HOUSING LENDER

NCUA

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