

Get the latest news and promotions from First Financial Federal Credit Union.



Your Monthly News & Updates for April 2020

Spring Greetings!

We just want to take an opportunity to wish all of our members who are celebrating, a Happy Easter and Happy Passover!



First Financial's Updated Response to COVID-19

First Financial is continuing to monitor the evolving situation regarding COVID-19 in our area. Like you, we are deeply concerned and want to do all we can to help keep our members, employees, and the local community safe.

Just a reminder that our branch lobbies are currently closed to walk in's until further notice. If you need to open an account or close on a loan, you can make an appointment at an operating branch by calling **732.312.1500** during business hours.

Please take a moment to check out our [branch schedule updates](#) and [FAQs](#) regarding COVID-19.

Don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for daily updates.

Social Distancing on a Budget this April 2020

It's April, and while many of our usual monthly activities in Monmouth & Ocean Counties have been cancelled due to the public health crisis, there are still some grab n' go and virtual wellness happenings you can participate in while also maintaining social distancing. Stay safe & healthy!



[Things to Do this Month](#)

Erma Dorrer Classroom Grant Recipient #6

Drum roll, please! We are excited to announce our sixth Erma Dorrer Classroom Grant recipient for the 2019-2020 school year.

Congratulations to Manchester Township Middle School's, Susan Holland!

[Read more](#) about how this grant will be used in Ms. Holland's classroom.



Stay tuned - our final classroom grant recipient of this school year will be announced next month!

The Cash You Need in 1-2-3!

Do you need a little bit of cash right now, have a large debt to pay, or need to consolidate your bills?

Cashing out your car might be a great option for you. A cash out auto loan allows you to access the equity in your vehicle and receive a lump sum payment.*

[Apply online](#) and close electronically!



Cash Out Your Car

24/7 Access to your First Financial Account

Access your account no matter where you are when you download First Financial's [mobile app](#).

Through our mobile app, you can:

- Pay bills
- Make transfers
- Check your balances
- Deposit checks with [Remote Deposit Capture](#)
- Find branches and ATMs

Get access to your account any time you need it!

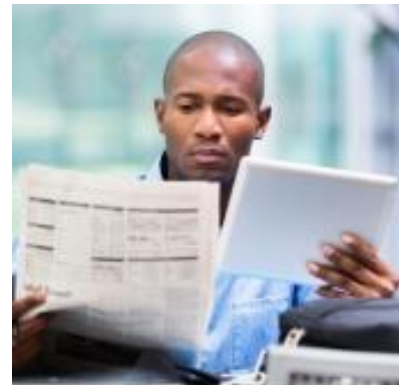
[Download the App](#)



Coping with Market Volatility: Avoid Rash Decisions

If you've been watching the market lately, perhaps the first question on your mind is, "Should I make a big change in my investments?"

Even if you feel that your portfolio needs adjusting, maintaining a firm grasp on your fundamental investment strategy can help you be more thoughtful about making any changes.



[Keep Reading About this Timely Topic](#)

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Should You Take Your Money Out of the Bank During COVID-19?

Fact: the need for withdrawing cash during the COVID-19 crisis has no basis. Unlike overextended banks that caused the Great Recession, the current financial situation in relation to this crisis was caused by a reaction to the Coronavirus outbreak in our country, not a systemic banking problem. Keep reading to see why it's safe to keep your money at your financial institution right now.



[Learn More](#)

Protect Your Finances from COVID-19 Scams



No question - the past few weeks have been unprecedented as a result of Coronavirus (COVID-19) in our country. While we've seen the best in humanity from many local grocery stores setting aside the first hour they're open to serve the elderly, to restaurants providing meals for kids who are

out of school - we've also seen some scammers who are exploiting the public's Coronavirus fears. Don't become a victim of a COVID-19 scam!

[How to Keep
Your Money Safe](#)

Update on Branch Hours of Operation

Toms River

Re-opened Friday 4/10 and Saturday 4/11 with regular business hours. Monday 4/13 through Friday 4/17 will be open from 2-5pm only. Saturday 4/18 will have regular business hours of 9am-12:30pm.

Neptune

Continues to operate with regular business hours of Monday - Thursday 8:30am to 4:30pm, Friday 8:30am to 6pm, and Saturday 9am-12:30pm.

Freehold/Howell Branch

Will re-open Monday 4/13 through Friday 4/17 from 9am-12pm only. The branch will be closed on Saturday 4/18.

Member Relationship Phone Center

Continues to operate with regular business hours of Monday - Friday from 8am to 6pm, and Saturday from 9am to 12:30pm.

Stay up to date with branch hours of operation by visiting our [website homepage alert message](#) or our social media channels.

What does "We SMELL better" mean for you?

Score Improvement

Money Savings

Education

Lending

Local

What our members are saying:

“I was very pleased with the associate’s knowledge and willingness to help with my needs and get everything done in just one meeting. I opened three different accounts and was very satisfied with how my time was valued.”

- G.M., Toms River Member

First Financial Federal Credit Union

732.312.1500 - Local Callers

866.750.0100 - Out of Area

This credit union is federally insured by the NCUA.

**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 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.*

DOWNLOAD OUR APP ON YOUR SMARTPHONE OR TABLET:



STAY CONNECTED:

