



Putting people first since 1936.

Your Monthly News & Updates for August 2020

A Reminder About First Financial's Operating Hours Through September 7th

The well-being of our members and staff is our top priority. Our updated operating hours through **September 7th** are below. 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** Monday through Friday from 9am to 5:30pm, or on Saturday between 9am-12pm.



- Our **Toms River Branch drive thru** will be open from 9:30 AM to 4:30 PM Monday through Friday and open Saturday 9AM to 12PM.
- Our **Freehold/Howell Branch drive thru** will be open from 9:30 AM to 4:30 PM Monday through Friday and open Saturday 9AM to 12PM.
- Our **Neptune Branch drive thru** will be open from 9:30 AM to 4:30 PM Monday through Friday and open Saturday 9AM to 12PM.
- Our **Member Relationship Phone Center** will continue to have modified hours of operation from 9AM to 5:30 PM Monday through Friday and 9AM to 12PM on Saturdays.
- **Holiday Closing Reminder:** All locations will be closed on Saturday, September 5th and Monday, September 7th in observance of Labor Day Weekend.

Please take a moment to check out our [COVID-19 updates webpage](#), and don't forget to visit our [website homepage](#) alert message, [Facebook](#), [Twitter](#) and [Instagram](#) for the latest updates. Be well!

There's Still Time! Our Annual Reader Rewards Summer Reading Contest for First Financial Kids is on through 9/15

There's still time to reap the reading rewards! Each summer, First Financial Kids can read books, earn rewards, and get a chance to win one of our great prizes at the end of the summer. This year's contest is still open until [September 15th](#), so don't wait—complete a digital entry form [here](#)!



How does the contest work?

- Participants will earn \$1 per book read (up to 10 books).
- All participants will earn one entry into our grand prize drawing for one of three Barnes & Noble e-gift cards in the amount of \$75, \$50, or \$25!
- Rewards will be deposited electronically once a confirmation email has been received and reviewed by the Marketing Department.
- Contest terms and conditions can be viewed [here](#).

[Hit The Books](#)

Auto Loan Rate Special is Here for a Limited Time Only!

Until September 12th, we're running our [auto loan rate special](#) — with rates **as low as 2.24% APR!*** Whether you're looking for a new or used vehicle, or a lower monthly payment by refinancing - we can help you get out on the road.



[Apply Today](#)

Check Yourself Before You Rec Yourself - Tips for RV Purchases

Summer fun feeling like summer none? Enter: [a recreational vehicle](#). Whether you want a boat, an RV, or even an ATV, summer isn't over just yet and the excitement is within reach.

If you need help deciding which one is right for you and your family, we have the intel you need. Read our [article](#) for more tips about this exciting purchase.



[Learn More](#)

New Lower Mortgage Rates!

There's no place like home — so get more home than you hoped for with great mortgage and refinance rates from us.**

[Learn more](#) or [apply online](#) today!



[Home Sweet Home](#)

Adopting A Pet? Do Your Homework First

You've researched, picked your pet, and prepped your home. But have you thought about the upcoming costs? Check out our [blog](#) to prepare for the initial and general costs you'll have for your furry new friend.



[Woof, Woof](#)

Upcoming Virtual Seminars & Holiday Closings

- **9/2:** The Return of Conservative Investing, [6PM](#)
- **9/5 and 9/7:** All locations will be closed in observance of Labor Day Weekend
- **9/8:** Social Security & Your Retirement, [12PM](#)
- **9/9:** Social Security & Your Retirement, [6PM](#)
- **9/16:** Women & Investing, [6PM](#)
- **9/23:** How to Weather a Bear Market, [6PM](#)
- **9/30:** Three Transitions to Retirement, [6PM](#)

Visit our website [events calendar](#) to register and view upcoming sessions, or text **FFSeminar** to **866-956-9302** to receive seminar alerts and register on your mobile phone.

What Our Members Are Saying This Month:

"I have been very satisfied with First Financial. They have approved loans when others have not, or have offered me higher rates. Unlike large banks which are focused on profits, FFFCU is more for the people."

- Michael A., Toms River 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. Rates are fixed and will be based on model year of vehicle & term. 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 before 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, are subject to change without notice and may be adjusted based on several factors 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. 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.

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

