



## COVID-19 Frequently Asked Questions

### What is the best way to contact First Financial?

Should you have any questions or concerns about your banking during this time, please [contact](#) our **Member Relationship Phone Center** at **732.312.1500 Monday through Thursday 8:30am to 5pm, 8:30am to 6pm on Friday, or Saturday 9am-12:30pm.**

### How will members be notified of changes to access in service?

First Financial will keep our members updated on operational changes made due to COVID-19. Please check our [website homepage alert message](#), [Twitter](#), [Facebook](#), and [Instagram](#) daily to make sure you've got the most up-to-date information. We will also contact our members via email for important updates.

### How are you ensuring the continued safety of your operation?

Lobbies are open as of April 5, 2021 with reduced hours and limited capacity. We strongly encourage members who are opening an account or closing on a loan to make an [in-branch appointment](#) by calling **732-312-1500**. Branches will continue to be thoroughly sanitized.

### Are your branches open?

- **Important Note** – *All locations will be opening branch lobbies as of Monday, April 5, 2021 with reduced hours and limited capacity. Branch drive thru locations will have extended hours, and our Member Relationship Phone Center and Loan Department will have modified hours of operation.*
- **All Branch Lobby Hours** – Will be open 10am-3pm Monday through Thursday, 10am-4pm on Friday, and 9am-12:30pm on Saturdays.
- **All Branch Drive Thru Hours** - Will be open 8:30am-4:30pm Monday through Thursday, 8:30am-6pm on Friday, and 9am-12:30pm on Saturdays.
- **The Loan Department** will be available by phone from 9am-5:30pm Monday through Thursday, 9am-6pm on Friday, and 9am-12:30pm on Saturdays.

*Loan closings and account openings are still strongly encouraged to make in-branch appointments.*

### How long will operational changes be in effect?

All operational changes will be in effect until further notice as of 4/5/21. We will notify our members through the above channels if any changes are necessary.

### **Are there other ways I can access my accounts?**

First Financial has a number of electronic banking services that are available to our members 24/7. We encourage you to utilize [online banking & bill pay](#), our [mobile app](#) including being able to [deposit checks remotely](#), online loan applications on the left side of our homepage under [Apply for a Loan](#), electronic loan closings, using your [Debit Card](#) for cash back at participating retailers, or by contacting our Member Relationship Phone Center during business hours at **732-312-1500**.

### **Is First Financial offering any financial relief on loan payments for members?**

Yes, we are currently still offering loan deferment options up to 90 days for qualified borrowers. There is an application process that is required in order to defer any loan payments. You can get started [here](#), or call **732-312-1500 Option 4**. Please be advised that proof of unemployment or hardship may be required in order to defer a loan payment. Due to increased call and application volume, response times are typically between 24-48 hours.

### **Is First Financial an SBA approved lender and can you help my business with a Paycheck Protection Program (PPP) Loan?**

Yes, we are an [SBA approved lender](#). To inquire about applying for a First or Second Draw PPP Loan for your small business, please email our Business Development Department at [business@firstffcu.com](mailto:business@firstffcu.com) or call 732.312.1500 and ask for Business Development.

### **Need additional help or user guides in setting up electronic banking?**

Our Online Banking and Mobile App recently went through a system upgrade on 3/15/21. Refer to our website [system upgrade webpage](#) for first time login user guides, new enrollment user guides, and video tutorials.

Thank you for your understanding and patience as we navigate through this together.

Be well!

First Financial  
732.312.1500  
[www.firstffcu.com](http://www.firstffcu.com)