



## COVID-19 Frequently Asked Questions

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

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 Friday 9am to 5:30pm, 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?

We have closed the lobbies to walk in's at all of our branches as of 3/23/2020 until further notice. We are currently requiring members to make an [in-branch appointment](#) to open an account or close on a loan by calling **732-312-1500**. After each appointment, the branch lobby will be thoroughly sanitized.

### Are your branches still open?

**From Monday, January 4, 2021 – February 28, 2021 branch drive thru's will have the following operating hours:**

- **Important Note** – *All locations will continue to operate on a modified schedule for January and February 2021. Branch lobbies will still be closed to walk in's through the end of February.*
- **Toms River** – Will be open 9am-4:30pm Monday through Wednesday, 9am-5:30pm Thursday & Friday and 9am-12:30pm on Saturdays.
- **Neptune** – Will be open 9am-4:30pm Monday through Wednesday, 9am-5:30pm Thursday & Friday and 9am-12:30pm on Saturdays.
- **Freehold/Howell** – Will be open 9am-4:30pm Monday through Wednesday, 9am-5:30pm Thursday & Friday and 9am-12:30pm on Saturdays.
- **Holiday Closings** – *All locations will be closed on Monday, January 18<sup>th</sup> in observance of Martin Luther King, Jr. and on Monday, February 15<sup>th</sup> in observance of Presidents Day.*

Loan closings and account openings are still available in operating branches by appointment only.

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

All operational changes will be in effect until further notice. We're continuing to monitor the situation closely, and we will notify our members through the above channels if changes are necessary.

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

First Financial has a number of electronic banking services that are still 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 during this time?**

Yes, we are currently 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 PPP Loan for your small business, please email our Business Development Department at [business@firstffcu.com](mailto:business@firstffcu.com)

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

Refer to our website [Need Help page](#).

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

Be well!

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