



Putting people first since 1936.

Monthly News & Updates for December 2020

A Reminder About First Financial's Operating Hours Through Year End 2020

The well-being of our members and staff is our top priority. Our updated **operating hours through January 3, 2021** 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-12:30pm.



- Our **Toms River Branch drive thru** will have **modified weekday hours of 10am to 3pm beginning Wednesday, 12/16 until further notice**, and regular Saturday hours of 9am to 12:30pm.
- Our **Freehold/Howell Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12:30pm.
- Our **Neptune Branch** drive thru will be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 9am to 12:30pm.
- Our **Member Relationship Phone Center and Loan Department** will continue to have modified hours of operation from 9am to 5:30pm Monday through Friday and 9am to 12:30pm on Saturdays.
- **Upcoming Holiday Closings:** Thursday, 12/24 all locations will close at 1pm for Christmas Eve, and be closed on Friday and Saturday 12/25 and 12/26 for Christmas. On Thursday, 12/31 all locations will close at 1pm for New Year's Eve, and be closed on Friday and Saturday 1/1/21 and 1/2/21 for New Year's.

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 and Happy Holidays to you and yours!
Wishing all of our members and their families a great 2021!*

Don't Forget to Join in on Our Holiday Food Drive!



All First Financial Branches will be collecting non-perishable food items for [Fulfill of Monmouth & Ocean](#) during the holiday season through **Friday, 12/18**.

Our Neptune and Freehold/Howell Branches will have collection boxes in their ATM vestibule areas and Toms River will have a plastic covered bin outside the front door during business hours. Thank you for your generosity!

The Gift on Everyone's List

Make gifts merrier this holiday season with a [Visa Gift Card!](#)

Available in denominations from \$20 to \$500, your loved ones can pick their perfect holiday gift from anywhere they'd like. **

Stop by your nearest [branch drive thru](#) to get yours this holiday season!



[Find Out More](#)

Get All the Gifts on Your List with Our Holiday Loan!

It's not too late to get all the gifts on your list! This holiday season, take out a [Holiday Loan!](#)

- Available until **1/15/21**
- Rates as low as **6.99% APR** for up to **12 months***
- Fixed monthly payment
- Loans **start at \$500, and borrow up to \$2,400 this holiday season!**
- No pre-payment penalties
- Ask us about our electronic closing options too!



[Apply Online!](#)

Online Shopping Tips For An Unusual Holiday Season



This year more so than others – given the pandemic, many people have been shopping online for the holidays instead of in the store.

If you're still shopping and getting hit left and right with emails for online sales, coupons, and deals – keep reading to find out how to save money and shop safely without exposing yourself to online fraud.

[Read More](#)

Five Tips to Regain Your Retirement Savings Focus



In early 2020, 61% of U.S. workers surveyed said that retirement planning makes them feel stressed. Investor confidence was continually tested as the year wore on, and it's likely that this percentage rose — perhaps even substantially. If you find yourself among those feeling stressed heading into the new year, these tips may help you focus and enhance your retirement savings strategy in 2021.

Regain Your Focus for 2021

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

Prepping For The Holidays Doesn't Have To Be A Hassle



The season of holiday shopping is here, and so is the inevitable financial stress — but you don't have to panic. We're here to help you conquer the chaos and take control of your finances, so you can give great gifts and feel great about what you spent too.

Stress Less this Holiday Season

Upcoming Virtual Seminars & Holiday Closings

- **December 24** - All locations will close at 1pm for Christmas Eve
- **December 25 & 26** - Closed in observance of Christmas
- **December 31** - All locations will close at 1pm for New Year's Eve
- **January 1 & 2, 2021** - Closed in observance of New Year's

- January 6, 2021 - [Redefining a Diversified Portfolio Virtual Seminar](#), 6pm
 - January 13, 2021 - [Transitions to Retirement Virtual Seminar](#), 6pm
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What Our Members Are Saying This Month:



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. APR as low as 6.99%, terms up to 12 months, minimum loan amount is \$500, and maximum loan amount is \$2,400. A \$2,400 loan at 6.99% APR for 12 months would have a monthly payment amount of \$207.65. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term. A First Financial Federal Credit Union membership is required to obtain a Personal Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/ loan.

** If the gift card is inactive for 360 days, an inactivity fee of \$2.50 per month will be charged to the card - starting from the date of activation. If the card is lost or stolen, the replacement fee is \$15.00.

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

