



Putting people first since 1936.

Your Monthly News & Updates for July 2020

Friendly Reminder on First Financial's Current COVID-19 Operating Hours

The well-being of our members and staff is our top priority. Our updated operating hours through **August 2nd** 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 10am to 4:30pm Monday through Friday and open on Saturdays between 9am-12pm.**
- **Our Freehold/Howell Branch drive thru will be open from 10am to 4:30pm Monday through Friday and open on Saturdays between 9am-12pm.**
- **Our Neptune Branch drive thru will be open from 10am to 4:30pm Monday through Friday and open on Saturdays between 9am-12pm.**

Please take a moment to check out our [COVID-19 updates webpage](#) .

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

Things to Do on a Budget in Monmouth & Ocean Counties this July 2020

After the unprecedented year we've had so far, it's time for some fun in the sun! Enjoy the weather and the sights and sounds the summer season brings.



Continuing to keep social distancing in mind, check out these free or inexpensive events in a town near you this month.

[Continue Reading](#)

Share Secured Loans

Keep your nest egg intact with a Share Secured Loan!*

A Share Secured Loan will allow you to:

- Borrow from your savings
- Continue to earn dividends
- Keep your investment
- Watch your credit score grow

Learn more about our Share Secured Loans [here](#).



[Apply Today](#)

What to Know Before You Buy a Car

Have you been considering purchasing a vehicle? Now could be the right time for you to buy, as dealerships and DMVs start to open back up in New Jersey.



Due to declining sales in light of the COVID-19 pandemic, dealerships are most likely highly motivated to sell vehicles right now – but you may not necessarily get the deal that is best for you. Our goal is to encourage you to do your due diligence and buy a vehicle that works for your lifestyle and budget. To help you make a smart decision, we're providing a few tips to ensure you're well-informed.

[Learn More](#)

Also check out our Auto Loan [rate special](#) that began on July 20th! [Upgrade your ride](#) or your current Auto Loan with a refinance today. Available for a limited time only!**



4 Questions on the Roth Five-Year Rule

The Roth "five-year rule" typically refers to when you can take tax-free distributions of earnings from your Roth IRA, Roth 401(k), or other work-based Roth account. The rule states that you must wait five years after making your first contribution, and the distribution must take place after age 59½, when you become disabled, or when your beneficiaries inherit the assets after your death. Roth IRAs (but not workplace plans) also permit up to a \$10,000 tax-free withdrawal of earnings after five years for a first-time home purchase.

While this seems straightforward, several nuances may affect your distribution's tax status. Here are four questions that examine some of them.

[Continue Reading](#)

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.

3 Ways to Stop Overspending During These Times

Given the current pandemic that continues, you're most likely more mindful of your finances these days. Even if you have a budget set up, you may still find that money feels a little tight right now. The last thing you want to do in these current times, is rack up unnecessary debt or spend too much money. Here are 3 easy ways to stop overspending.



[Keep Reading](#)

Upcoming Virtual Seminars

- **Wednesday, July 29 - [Virtual Women & Investing Seminar](#), [6pm](#)**
- **Wednesday, August 5 - [Virtual Transitions to Retirement Seminar](#), [6pm](#)**
- **Tuesday, August 11 - [Virtual Longterm Care Seminar Sessions](#), [12pm](#) and [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:

"Extending my warmest thanks to First Financial for your help in securing a PPP Loan. We had been a customer with one of the nation's top banks for years, and they were not prepared to accept applications and we were turned away. Our next call was to you and your quick response was greatly appreciated. You walked us through the entire process, and your knowledge and personal attention made the application process quick and painless. We were very impressed with and grateful for the service we received from First Financial. We look forward to moving our business accounts over and our continued partnership."

- Todd M., Business 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:



*Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Savings or Certificate rate plus 3.5% up to a 5-year term. Funds pledged as collateral cannot be withdrawn unless the loan is paid in full. Loan term is based on amount requested. 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.

**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. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. 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 prior to opening any other account/loan.

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

