

Get the latest news and promotions from First Financial Federal Credit Union.



Your Monthly News & Updates for May 2020

We're Here for You

We've been putting members first and serving our community since 1936, and we're not stopping anytime soon! We are your Financial First Responders, and we are here to help you get through these times. Thank you for your membership, and we wish you continued health and wellness!



Friendly Reminder on COVID-19 Operating Hours

Just a reminder that our branch lobbies are currently closed to walk in's until further notice. If you need to open an account or close on a loan, you can

make an appointment at an operating branch by calling **732.312.1500** during business hours.

Branch Hours of Operation Through May 30th

- **Toms River** - The drive thru will be open from 12-4pm 5/22, 5/26 to 5/29, and Saturday 5/30 from 9am-12pm.
- **Neptune** - The drive thru will be open from 10am-4pm 5/22, 5/26 to 5/29, and Saturday 5/30 from 9am-12pm.
- **Freehold/Howell** - The drive thru will be open 5/22, 5/26, 5/27 and 5/29 from 9am-1pm, closed Thursday 5/28 (ATM service only), and open Saturday 5/30 from 9am-12pm.
- **Upcoming Holiday Alert** -

All locations will be closed on Saturday, May 23rd and Monday, May 25th in observance of Memorial Day Weekend.

- **Member Relationship Phone Center** -

Will have modified hours of operation from 9am-5:30pm 5/22, 5/26 to 5/29, and Saturday 5/30 from 9am-12pm.

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

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

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

Erma Dorrer Classroom Grant Recipient #7

Drum roll, please! We are excited to announce our final Erma Dorrer Classroom Grant recipient for the 2019-2020 school year.

Congratulations to Mr. Chadwick and the Neptune High School Surf Club!

The First Financial Foundation donated custom branded surf wax featuring the surf club logo to the team.

"The club is in its second year of operation and operates primarily off of donations and fundraising. Our club currently practices twice a week and has a few competitions against local schools. Our goal is to grow the club and eventually make it a full-fledged surf team," said Mr. Shawn Chadwick, surf club advisor and teacher at Neptune High School.

[Learn more](#) about the Neptune High School surf club.



Costs You Can Cut to Save Money During the Pandemic

If you've been affected by COVID-19 due to unemployment or reduced hours (or even if you haven't been affected in this way), it's extremely important to focus on saving money and not spending money on items that are not absolutely necessary during this time.



What are some things you can cut out of your budget to save a little cash each month?

[Continue Reading](#)

Check Out Our Annual Report Video



First Financial's 84th Annual Meeting took place virtually on April 28, 2020. Be sure to check out our [Annual Report video](#) for a quick recap of our 2019 credit union highlights and accomplishments.

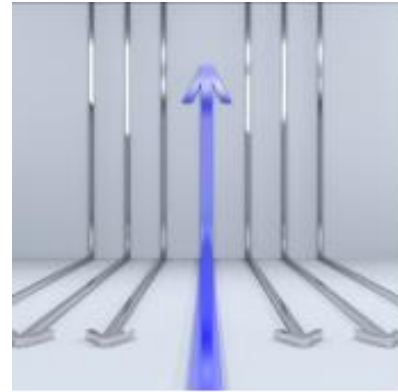
We thank you for your continued membership with us!

[Annual Report Video](#)

Coping with Market Volatility

Anyone can look good during a bull market. Smart investors are prepared to weather the inevitable rough patches, and even the best aren't successful all the time.

When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether those reasons still hold, regardless of what the overall market is doing.



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Financial Dos and Don'ts During the Coronavirus Outbreak

With all this uncertainty, it's easy to fall into a panic and wonder if there are some concrete steps you should be taking to save your personal finances right now. Check out the list of practical do's and don'ts to help you maintain financial stability and peace of mind during this time.



[Learn More](#)

TurboTax Member Discount Extended Through July 15



The IRS has extended the filing date through July 15 due to the COVID-19 pandemic. If you haven't filed yet, don't worry. You still have plenty of time, and you can still take advantage of your member discount through TurboTax!

[File Today!](#)

Upcoming Virtual Seminars

- Wednesday, May 27th - Virtual [Social Security and Your Retirement Online Seminar](#) at 6pm.
- Tuesday, June 9th: Virtual [Income for Life Retirement Online Seminar](#), 12pm.
- Wednesday, June 10th: Virtual How to Weather a Bear Market Online Seminar at [11am](#) or [2pm](#).

Text **FFSeminar** to **866-956-9302** to receive upcoming seminar alerts and register on your mobile phone.

What Our Members are Saying this Month

"FIRST FINANCIAL WAS PROFESSIONAL AND VERY EASY TO WORK WITH. THEY WENT ABOVE AND BEYOND TO GET ME APPROVED FOR A HOME EQUITY LOAN, DESPITE THIS SITUATION WITH THE PANDEMIC. THANK YOU!"

- MARGARET S., NEPTUNE BRANCH

[First Financial Federal Credit Union](#)

732.312.1500 - Local Callers

866.750.0100 - Out of Area

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