



*Putting people first since 1936.*

## Monthly News & Updates for November 2020

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### 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 be open from 9am to 4:30pm Monday through Wednesday, 9am to 5:30pm Thursday & Friday, and Saturday 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 Closing: Thursday, 11/26 for Thanksgiving**

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 Thanksgiving to you and yours!*

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## Stressed About the Home Buying Process? Schedule a Video Chat!

Not sure where to begin with the [home buying process](#)? Schedule a 30 minute video chat with one of our Mortgage experts with no commitment required!

We'll help you take the stress out of the process and make you feel at home!



[Ask Away!](#)

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## Why You Should Avoid Store Credit Cards this Holiday Season



Can you believe it's already November? Before you know it – the holidays will be upon us. As you start making those lists and checking them twice, think long and hard about opening a store credit card if you were planning to this holiday season.

Keep reading for some tips on how to get the most out of a store credit card, or how to bypass the store cards altogether and

look into a lower interest [Holiday Personal Loan](#) or [Visa Credit Card](#) from us!

[Read More](#)

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## Visa NFL Sweepstakes 2020



**YOU COULD WIN \$10,000**  
AND THE ULTIMATE NFL GIFT BOX

Keep cheering for many seasons to come with the ultimate NFL gift box! Simply use your First Financial Visa Card by 11/30/20 to enter automatically and receive one bonus entry when you tap to pay with a Visa contactless card or device.\*

**This year's prize package includes:**

- \$10,000
- Microsoft Surface
- Bose Noise Cancelling Headphones
- Madden NFL 21 & game console
- \$500 NFLShop.com gift card and more!

**Don't have a First Financial Visa Credit Card? [Apply today!](#)**

[Learn More](#)

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## Need to Lock Your Visa Credit Card or Add a Travel Note?

Did you misplace your Visa Credit Card and need to temporarily lock it, or are you traveling and need to add a travel note to your account? Now you can lock and unlock your First Financial Visa Credit Card and add a travel note right online!



That's right - simply login to Online Banking, click on your Visa Credit Card under the Account tab, and follow our how to guide linked below:

[Learn How to Lock/Unlock Your Visa Card](#)

## Get All the Gifts on Your List with a Holiday Loan!



Don't wait until the last minute, get all the gifts on your list this upcoming holiday season with our [Holiday Loan](#) !

- Available from **11/16/20 - 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!

[Learn More and Apply Online](#)

## Year End 2020 Tax Tips



It's that time of year - here are a few things to consider as you weigh potential tax moves before the end of 2020.

### Important Year End Tax Tips

*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.*

## Upcoming Virtual Seminars & Holiday Closings

- **November 18** - Rethinking Diversification Virtual Seminar, [6pm](#)
- **November 26** - All locations will be closed in observance of Thanksgiving
- **December 2** - Social Security & Your Retirement Virtual Seminar, [6pm](#)
- **December 8** - Income for Life Virtual Seminar, [12pm](#) and [6pm](#)
- **December 9** - Women and Investing Virtual Seminar, [6:30pm](#)

## What Our Members Are Saying This Month:

**"I ALWAYS WANTED TO OPEN AN  
ACCOUNT AT A CREDIT UNION. I  
SAW THIS CREDIT UNION HAD 4  
STARS AND IT SHOWS!"**

**- MICHAEL J., NEPTUNE 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:**



\* APR varies from 10.90% to 18% for the Visa Platinum Card and from 12.90% to 18% for the Visa Signature and Secured Cards when you open your account based on your credit worthiness. These APRs are for purchases, balance transfers, and cash advances and will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fees. Other fees that apply: Cash advance fee of 1% of advance (\$5 minimum and \$25 maximum), Late Payment Fee of up to \$25, Foreign Transaction Fee of 1% plus foreign exchange rate of transaction amount, \$5 Card Replacement Fee, and Returned Payment Fee of up to \$25. A First Financial membership is required to obtain a VISA Credit Card and is available to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Open to legal residents of the 50 U.S. & DC, 18 or older as of 10/1/20. Void in PR & where prohibited. PIN-based and ATM transactions are not eligible. Ends 11/30/20. For Official Rules, including details on non-purchase entries, go to [www.visa.com/NFLUltimateSweepstakesFullRules](http://www.visa.com/NFLUltimateSweepstakesFullRules)

\*\* 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.

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

